Title of Policy	Policy ID Number	Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			FINAL COVERAGE			entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the lesser of: a. \$50,000 for bodily injury to any one person in any one accident. Subject to this limit per person, \$100,000 for bodily injury to two or more people in any one accident; or b. The limits for bodily injury shown in the Declarations. If the amount exceeds the aforementioned limits, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. If the party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
READY REFERENC E TO YOUR AUTO POLICY	SA- 2522/ILE P 6/03	EXCLUSIONS A. We do not provide Uninsured Motorlists Coverage for property damage: 3. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of the accident for which this coverage applies.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part; or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration. B. We will bear all the expenses of the arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitrator's expenses. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. If arbitration is submitted to the American Arbitration Association, then the American Arbitration Association, then the American Arbitration Association rules shall apply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then the

Title of Palicy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
READY REFERENC E TO YOUR AUTO POLICY	SA- 2522/ILE P 7/05	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 3. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy.	C. A person seeking Uninsured/Underinsu red Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto other than a child restraint system that: a. meets the applicable standards of the Illinois Child Passenger Protection Act; and b. was in use by the child at the time of he accident for which this coverage applies.	shall apply. 2. Exceeds the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law, then rules of evidence that apply in the circuit court for placing medical opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages, and 2. The amount of damages, This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the Illinois Safety Responsibility Law. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this part, or 2. As to the amount of damages; either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If such arbitrators are not selected within 45 days, either party may request that the arbitration be submitted to the American Arbitration except when the insured's recovery exceeds the minimum limit specified in the Illinois Safety Responsibility Law. If this occurs, the insured will be responsible up to the amount by which the insured's recovery exceeds the statutory minimum for: 1. Payment of his or her expenses; and 2. An equal share of the third arbitration is submitted to the American Arbitration Association, then the American Arbitration Association, then the American Arbitration so play in and the play in a submitted to the American Arbitration association, then the American Arbitration supply to all matters except medical opinions. As to medical opinions, if the amount of damages being sought: 1. Is equal to or less than the minimum limit
						bodily injury liability specified by the illinois Safety Responsibility Law, then rules of evidence that apply in

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						the circuit court for placing medical opinions into evidence shall apply. In all other cases, local rules of law as to procedure and evidence shall apply. D. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the lesser of. a. \$50,000 for bodily injury to any one person in any one accident. Subject to this limit per person, \$100,000 for bodily injury to two or more people in any one accident; or b. The limits for bodily injury shown in the Declarations. If the amount exceeds the aforementioned limits, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
LOUISIANA PERSONAL AUTO POLICY	SA- 1714/LAEP R1 12/02	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 3. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 4. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the submission of claims exceeds the limits of liability under any liability under any liability under any liability under any liability bonds or policies.	C. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by the insured while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the Insured may request that the matter be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. If arbitration is requested, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will not be binding and is subject to the jurisdiction of Louisiana courts.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Undernsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
LOUISIANA PERSONAL AUTO POLICY	SA- 1852/LAEP 9/01	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 3. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 4. To any motor vehicle owned by you for which you have purchased Coltision Coverage under this policy or any other policy. OTHER INSURANCE If there is other applicable insurance available under more than one policy or provision of coverage that is similar to the insurance provided by this coverage: 1. Any recovery for damages for property damage sustained by an insured may equal but not exceed \$10,000.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us coples of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under any property damage liability bonds or policies applicable to the uninsured motor vehicle have been exhausted by payment of judgments or settlements.	C. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by the insured while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitrated. Both parties must agree to arbitrator. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will not be binding.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	Number		Uninsured/Underinsured Motorist Coverage	Coverage	Section	Officer Officer Security
LOUISIANA — PERSONAL AUTO POLICY	SA- 1852/LAEP 8/06	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 4. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy or any other policy or early the insurance available under more than one policy or provision of coverage that is similar to the insurance provided by this coverage: 1. Any recovery for damages for property damage sustained by an insured may equal but not exceed \$10,000.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under any property damage liability bonds or policies applicable to the uninsured motor vehicle have been exhausted by payment of judgments or settlernents.	C. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by the insured while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will not be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
LOUISIANA PERSONAL AUTO POLICY	SA- 1852/LAEP 5/09	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 4. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. OTHER INSURANCE If there is other applicable insurance available under more than one pollcy or provision of coverage that is similar to the insurance provided by this coverage: 1. Any recovery for damages for property damage sustained by an insured may equal but not exceed \$10,000.	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly end us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under any property damage liability bonds or policies applicable to the uninsured motor vehicle have been exhausted by payment of judgments or settlements.	C. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by the insured while contained in your covered auto.	ARBITRATION A. If we and an Insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitraton. If so agreed, each party will select an arbitrator. The two arbitrators will select an insured that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both arties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will not be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
LOUISIANA PERSONAL AUTO POLICY	SA- 1852/LAEP 4/08	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for property damage: 4. For the first \$250 of the amount of the property damage to each of your covered autos as the result of any one accident. 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. OTHER INSURANCE If there is other applicable insurance available under more than one policy or provision of coverage that is similar to the insurance provided by this coverage: 1. Any recovery for damages for property damage sustained by an insured may equal but not exceed \$10,000.	Motorist Coverage C. A person seeking Uninsured Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority with in twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under any property damage liability bonds or policies applicable to the uninsured motor vehicle have been exhausted by payment of judgments or settlements.	"Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include: 1. Loss of use of your covered auto; or 2. Damage to property owned by the insured while contained in your covered auto.	If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will not be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 2522/MDEP 11/04	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any Insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premlums shown in the Declarations; or 4. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. F. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1., 2., 4. and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select at third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsur	Insuring Agreement Language for UMPD	Definition of "Property Damage"	Arbitration Provision Under UMPD Section
MARYLAND	SA-	We do not provide	ed Motorist Coverage C. A person	Coverage	Under UMPD Section None.	ARBITRATION
PERSONAL AUTO POLICY	2522/MDEP 10/02	Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. F. No payment will be made for loss paid or payable to the insured under Part D of the policy.	seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	AGREEMENT A We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1, 2., 4. and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.		A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses if incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Outies After Accident or Loss Specific to Uninsured/Underinsur	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 1852/MDEP 12/01	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles Involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. F. No payment will be made for loss paid or payable to the insured under Part D of the policy.	ed Motorist Coverage C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit- and-run driver is involved. 2. Promptly notify us if a suit is brought. We request that a copy of any legal papers served accompany the notice.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an Insured and caused by an accident, and 2. Property damage caused by an accident. Only sections 1, 2, 4, and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Section None.	ARBITRATION If we and an Insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitrated. Both parties must agree to arbitrator. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 1852/MDEP 11/04	We do not provide Uninsured Motorists Coverage for properly damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. F. No payment will be made for loss pald or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly notify us if a suit is brought. We request that a copy of any legal papers served accompany the notice.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1, 2, 4, and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	None.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrator's decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title	Policy ID	Exclusions	Duties After Accident	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number	Exclusions	or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
MARYLAND PERSONAL AUTO POLICY	SA- 1852/MDEP 10/08	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B2 of this policy. H. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us coples of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1., 2., 4. and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance	C. "Properly damage" as used in this coverage means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of the definition of insured while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 1852/MDEP 6/08	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B2 of this policy. H. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1., 2., 4. and 5. of the definition of uninsured motor vehicle apply to property damage.	C. "Property damage" as used in this coverage means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of the definition of Insured while contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select at third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will. 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 2522/MDEP 6/05	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. G. No payment will be made for loss paid or payable to the Insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1, 2, 4. and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether an insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision is the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MARYLAND PERSONAL AUTO POLICY	SA- 1852/MDEP 6/05	We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured: 1. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. The limit of liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage Property Damage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Clalms made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. G. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly notify us if a sult is brought. We request that a copy of any legal papers served accompany the notice.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. Only sections 1, 2., 4. and 5. of the definition of uninsured motor vehicle apply to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	None.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

of Number Loss Specific to Language for UMPD Damage" Under UMPD Policy Uninsured/Underinsured Coverage Section Motorist Coverage	Arbitration Provision Under UMPD Section
MISSISSIPPI PERSONAL AUTO POLICY SA- 2522/MSEP A. We do not provide Uninsured Motorists Coverage for bodily injury or property damage sustained by any insured: 4. For the first \$200 of the amount of property damage resulting from any one accident. 3. Our maximum limit of liability shown in the Declarations for 'each accident' that does not exceed the limit specified in the Mississipi Motor Vehicle Safety Responsibility Law. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A. or Part B. of this policy. G. Na payment will be made for loss paid or payable to an insured. 1. A. We will pay damages which an insured anges which an insured anges which an insured in loss of the legal papers if a suit is brought. 1. Promptly send us copies of the legal papers if a suit is brought. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Our maximum limit of liability for all property damage resulting from any one accident is the sum of that part of the limit of Property Damage Liability shown in the Declarations for 'each accident' that does not exceed the limit specified in the Mississipi Motor Vehicle Safety Responsibility Law. D. No one will be entitled to recover from the womer or operator and caused by an accident if the Obeclarations indicates that both bodily injury sustained by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the owner's or operator's lability for these damages must arise out of the uninsured motor vehicle.	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MISSISSIPPI PERSONAL AUTO POLICY	SA- 2522/MSEP 6/05	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for bodily injury or property damage sustained by any insured: 4. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from any one accident is the sum of that part of the limit of Property Damage Liability shown in the Declarations for "each accident" that does not exceed the limit specified in the Misslssippi Motor Vehicle Safety Responsibility Law. E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A. or Part B. of this policy. H. No payment will be made for loss paid or payable to an insured under Part D. of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident, and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means Injury to or destruction of: 1. Your covered auto. 2. Any property owned by an insured while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MISSISSIPPI PERSONAL AUTO POLICY	SA- 1852/MSEP 8/06	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for bodily injury or property damage sustained by any insured: 5. For the first \$200 of the amount of property damage to the property deach insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from any one accident is the sum of that part of the limit of Property Damage Liability shown in the Declarations for "each accident" that does not exceed the limit specified in the Mississippi Motor Vehicle Safety Responsibility Law. E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A. or Part B. of this policy. H. No payment will be made for loss pald or payable to an insured under Part D. of the	Motorist Coverage C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by an insured while contained in your covered auto.	None
		policy.				

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
PERSONAL 18	A- 852/MSEP //05	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for bodily Injury or property damage sustained by any insured: 4. For the first \$200 of the amount of property damage to the property of each Insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from any one accident is the sum of that part of the limit of Property Damage Liability shown in the Declarations for 'each accident' that does not exceed the limit specified in the Mississippi Motor Vehicle Safety Responsibility Law. E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A. or Part B. of this policy. H. No payment will be made for loss paid or payable to an insured under Part D. of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by an insured while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MISSISSIPPI PERSONAL AUTO POLICY	SA- 1852/MSEP 3/00	EXCLUSIONS A. We do not provide Uninsured Motorists Coverage for bodily injury or property damage sustained by any Insured: 4. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from any one accident is the sum of that part of the limit of Property Damage Liability shown in the Declarations for "each accident" that does not exceed the limit specified in the Mississippi Motor Vehicle Safety Responsibility Law. D. No one will be entitled to receive duplicate payments of loss under this coverage and Part A. or Part B. of this policy. G. No payment will be made for loss paid or payable to an insured under Part D. of the policy.	C. A person seeking Uninsured Motorists must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means Injury to or destruction of: 1. Your covered auto. 2. Any property owned by an insured while contained in your covered auto.	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1714/MTEP 9/05	C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist in order that we may have an opportunity to protect our interest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes conceming coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of *Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1714/MTEP 7/03	B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist in order that we may have an opportunity to protect our interest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover darnages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1714/MTEP 8/02	B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist or underinsured motorest or underinsured motorest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the owner'ship, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after recelpt of notification.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA SPECIALTY AUTO POLICY	SA- 1714/MTEP 11/00	B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist or underinsured motorest in order that we may have an opportunity to protect our interest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entrilled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. We will pay under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after receipt of notification.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this Part; or 2. As to the amount of damages recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs, and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	OHPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1852/MTEP 11/00	B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist in order that we may have an opportunity to protect our interest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us. We will pay under Underinsured Motorists Coverage only if 1. or 2. below applies: 1. The limits of liability under any applicable bodily injury liability bonds or policies have been exhausted by payment of judgment or settlements; or 2. A tentative settlement has been made between an Insured and the insurer of the underinsured motor vehicle and we: a. have been given prompt written notice of such tentative settlement; and b. advance payment to the insured in an amount equal to the tentative settlement within 30 days after	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will pay the expenses it incurs, and bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.
L	1	1	1	receipt of notification.	I	l .

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1852/MTEP 9/08	2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall be excess over any other collectible insurance.	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority with in twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorists in order that we may have an opportunity to protect our interests.	UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used In this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by the Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this part may not be arbitrated. Both parties must agree to arbitration. If so agreed: 1. The parties may agree to a single arbitrator. A decision by the arbitrator will be binding. 2. If the parties cannot agree on a single arbitrator will select an independent representative, who will then select a single arbitrator. The parties may then proceed with the single arbitrator. The parties may then proceed with the single arbitrator will be binding. 3. If the representatives cannot agree on a single arbitrator within 30 days or the parties do not agree on the arbitrator selected, each party will select an arbitrator. The two arbitrators will select an arbitrator sill select an arbitrator will select an arbitrator. The two arbitrators will select an arbitrator will select an arbitrator will select an arbitrator sill select an arbitrator will select an arbitrator sill select an arbitrator sill select an arbitrator sill select an arbitrator will select an arbitrator sill select an arbitrator will select an arbitrator sill select an arbitrator will select an

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
of		C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	Loss Specific to	Language for UMPD	Damage" Under UMPD	
				tentative settlement within 30 days after receipt of notification.		

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number	Exclusion is	Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
Policy MONTANA PERSONAL AUTO POLICY	SA- 1852/MTEP 7/09	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and-run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if. a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall be excess over any other collectible insurance.		UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.		ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by the insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this part may not be arbitrated. Both parties must agree to arbitration. If so agreed: 1. The parties may agree to arbitration. If so agreed: 1. The parties may agree to a single arbitrator will be binding. 2. If the parties cannot agree on a single arbitrator, each will select an independent representative, who will then select a single arbitrator. The parties may then proceed with the single arbitrator will be binding. 3. If the representatives cannot agree on a single arbitrator will be binding. 3. If the representatives cannot agree on a single arbitrator within 30 days or the parties do not agree on the arbitrators will select an arbitrators will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a court having jurisdiction. A decision by two of the three arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a court having jurisdiction. A decision by two of the three arbitrators will select a third. If they cannot agree within 10 days or the parties agree otherwise, arbitration will take place within the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. Each party will pay the expenses it incurs, except we will bear the reasonable expenses of the arbitrator(s) and any statutory costs actually
L	<u> </u>	1	1	<u> </u>	L	incurred by the Insured.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
MONTANA PERSONAL AUTO POLICY	SA- 1852/MTEP 7/03	B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy.	C. A person seeking Uninsured/Underinsure ded Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. 3. Provide us with reasonable notice before a proposed settlement with the uninsured motorist or underinsured motorist in order that we may have an opportunity to protect our interest.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of bodily injury: 1. Sustained by an insured; and 2. Caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	None.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select an individual to the county arbitrator will pay the expenses it incurs, and bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number		Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
· · · · · · · · · · · · · · · ·			Motorist Coverage	1		
MONTANA	SA-	The following will be	C. A person seeking	UNINSURED	C. "Property	ARBITRATION
PERSONAL	1852/MTEP	deducted from the	Uninsured/Underinsur	MOTORISTS	damage" as used	A. If we and an insured do
AUTO	4/07	amount of	ed	COVERAGE —	in this coverage	not agree:
POLICY		property damage resulting from any	Motorists Coverage must also:	PROPERTY DAMAGE	means injury to, destruction of or	1. Whether that insured is
		one accident:	1. Report the accident	INSURING	loss of use of:	legally entitled to recover damages; or
		1, \$300 if the	to the police or other	AGREEMENT	1055 of use of.	2. As to the amount of
		accident is caused	civil authority within	A. We will pay	1. Your covered	damages which are
		by a	twenty-four (24) hours	damages which an	auto.	recoverable by that
		hit-and-run vehicle	or as soon as	insured is legally	2. Any property	insured;
		or a vehicle which	practicable if a hit-	entitled to recover	owned by an	from the owner or operator
		has	and-run driver is	from the owner or	insured.	of an uninsured motor
		no physical contact	involved.	operator of an	3. Any property	vehicle or under insured
		with your covered	2. Promptly send us	uninsured motor	owned by you or	motor vehicle then the
		auto.	copies of the legal	vehicle because of	any family member	matter may be arbitrated.
		2. \$100 in all other cases.	papers if a suit is brought.	property damage caused by an	while contained in	However, disputes
		Cases.	3. Provide us with	accident if the	any auto not owned, but being	concerning coverage under this Part may not be
		2. For any property	reasonable notice	Declarations indicates	operated, by you or	arbitrated.
		damage to which	before a proposed	that Uninsured	any family member.	Both parties must agree to
		the	settlement with the	Motorists Property	any raming monibor.	arbitration. If so agreed,
		Collision Coverage	uninsured	Damage applies.		each party will select an
		of this policy (or	motorists in order that			arbitrator. The two
		similar	we may have an	The owner's or		arbitrators will select a
		coverage from	opportunity to protect	operator's liability for		third. If they cannot agree
		another policy) and	our interests.	these damages must		within 30 days, either may
		this		arise out of the		request that selection be
		coverage both		ownership,		made by a judge of a court
		apply, you may choose the		maintenance or use of the uninsured motor		having jurisdiction. B. Each party will:
		coverage from		vehicle.		Pay the expenses it
		which damages will		Terrible.		incurs: and
		be paid.			<u> </u>	2. Bear the expenses of
		You may recover				the third arbitrator equally.
		under both				C. Unless both parties
		coverages,		i		agree otherwise, arbitration
		but only if:		ł		will take place in the
		a. neither one by				county in which the
		itself is sufficient to cover the loss; and				insured lives. Local rules
		b. you will not				of law as to procedure and evidence will apply. A
	1	recover more than				decision agreed to by two
		the		ł.		of the arbitrators will be
		actual damages,				binding.
		less the applicable				°
		deductible.				
		With respect to		1		
	j	all other property,		1		
		this				
		coverage shall be				
		excess over any other				
		collectible				1
	1	insurance.				
			1		<u> </u>	L

⊺itle of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/UnderInsured Motorist Coverage	Coverage	Section	
NEW HAMPSHIRE PERSONAL AUTO POLICY	SA- 1852/NHE P 6/99	B. The limit of property damage liability shown in the Declarations for "each accident" for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one auto accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. F. No payment will be made for loss paid or payable to the insured under Part D of this policy. G. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A of this policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legatly entitled to recover from the owner or operator of: 1. An uninsured motor vehicle or under insured motor vehicle because of bodily injury sustained by an insured and caused by an accident; and 2. An uninsured motor vehicle because of property damage caused by an accident. Only Section 4. of the definition of uninsured motor vehicle applies to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of insured while contained in your covered auto.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. Either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses if incurs, and bear the expenses of the third arbitrator equally. However, the insured will not be required to advance the expenses of arbitration. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. the amount of damages. ADDITIONAL DUTY With respect to damages an insured is legally entitled to recover damages; and 2. the amount of damages. ADDITIONAL DUTY With respect to damages an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle, a person seeking coverage must also promptly notify us in writing of a tentative settlement between the insurer and the insurer of the underinsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	
HAMPSHIRE	SA- 1852/NHE P R1 7/05	The limit of liability shown in the Declarations for "each accident" for Property Damage Liability is our maximum limit of liability for all property darnage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the auto accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part C of this policy. F. No payment will be made for loss paid or payable to the insured under Part D of this policy. G. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A of this policy. 2. Our maximum limit of liability for property darnage resulting from any one accident is \$25,000. This is the most we will pay regardless of the number of: a. Insureds; b. Claims made; c. Vehicles or premiums shown in the Declarations; or d. Vehicles involved in	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of: 1. An uninsured motor vehicle or under insured motor vehicle because of bodily injury sustained by an insured and caused by an accident; and 2. An uninsured motor vehicle because of property damage caused by an accident. Only Section 4. of the definition of uninsured motor vehicle applies to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1, or 2, of insured while contained in your covered auto.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. Either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses if incurs, and bear the expenses of the third arbitrator equally. However, the insured will not be required to advance the expenses of arbitration. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. the amount of damages.

Title of Policy	Policy ID Number	Exclusions	Dutles After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NEW HAMPSHIRE PERSONAL AUTO POLICY	SA- 1852/NHE P R1 5/04	B. The limit of property damage liability shown in the Declarations for each accident for UninsuredMotorists Coverage is ourmaximum limit of liability for all-propertydamageresult ing from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. F. No payment will be made for loss paid or payable to the insured under Part D of this policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2: Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of: 1. An uninsured motor vehicle or under insured motor vehicle Because of bodily injury sustained by an insured and caused by an accident, and 2. An uninsured motor vehicle because of property damage caused by an accident. Only Section 4. of the definition of uninsured motor vehicle applies to property damage. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of insured while contained in your covered auto.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs, and bear the expenses of the third arbitrator equally. However, the insured will not be required to advance the expenses of arbitration. Unless both parties agree otherwise, arbitration will take place in the county and state in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. the amount of damages.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under UMPD
of	Number	LACIOCIONS .	Loss Specific to	Language for UMPD	Damage" Under UMPD	Section
Policy	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Uninsured/Underinsured	Coverage	Section	555557.
			Motorist Coverage			
NEW	SA-	B. The limit of	C. A person seeking	INSURING	C. "Property damage"	ARBITRATION
HAMPSHIRE	1852/NHE	property damage	Uninsured Motorists	AGREEMENT	as used in this Part	If we and an insured do not
PERSONAL	P 7/09	liability shown in the	Coverage must also:	A. We will pay	means	agree:
AUTO		Declarations for "each	Report the accident	damages which an	injury to or destruction	1. Whether that insured is
POLICY		accident° for	to the police or other	insured is legally	of:	legally entitled to recover
		Uninsured Motorists	civil authority within	entitled to recover		damages; or
		Coverage is our	twenty-four (24) hours	from the owner or	Your covered auto.	2. As to the amount of
	1	maximum	or as soon as	operator of:		damages which are
		limit of liability for all	practicable if a hit-	1. An uninsured motor	2. Any property	recoverable by that insured;
	1	property damage	and-run driver is	vehicle or under	owned by a person	from the owner or operator of
	1	resulting from any one	involved.	insured motor vehicle	listed in B.1. or B.2, of	an uninsured motor vehicle
	}	auto accident. This is	2. Promptly send us	because of bodily	the definition of	or underinsured motor
	1	the most we will pay	copies of the legal	injury sustained by	insured while	vehicle then the
		regardless of the	papers if a suit is	that insured and	contained in your	matter may be arbitrated.
	1	number of:	brought.	caused by an	covered auto.	However, disputes
	ĺ	1. Insureds;		accident; and		concerning coverage under
		2. Claims made;		2. An uninsured motor		this Part may not be
		3. Vehicles or		vehicle because of]	arbitrated.
		premiums shown in		property damage		Both parties must agree to
	l	the		caused by an		arbitration. If so agreed, each
		Declarations; or		accident.		party will select an arbitrator.
	l	4. Vehicles involved in		Only Section 4, of the		The two arbitrators will select
	ŀ	the auto accident.		definition of uninsured		a third. If they cannot agree
				motor vehicle applies		within 30 days, either may
	ł	F. No payment will be		to property damage.		request that selection be
	l	made for loss paid or		The owner's or		made by a judge of a court
		payable to the insured		operator's liability for		having jurisdiction.
	l	under Part D of this		these damages must		Each party will pay the
	į.	policy.		arise out of the		expenses it incurs, and bear
		G. No one will be		ownership.		the expenses of the third
		entitled to receive		maintenance or use of the uninsured motor		arbitrator equally.
		duplicate payments		vehicle or		However, the insured will not
		for the same elements				be required to advance the
		of loss under this coverage and Part A		underinsured motor vehicle.		expenses of arbitration.
	i	of this policy.		venicie.		Unless both parties agree
		of this policy.	Ì			otherwise, arbitration will take
		2. Our maximum limit	ĺ			place in the county and state
•		of liability for property				in which the insured lives. Local rules of law as to
		damage resulting				procedure and
		from any one accident	j	1		evidence will apply. A
		is \$25,000. This is the		1		decision agreed to by two of
		most we will pay				the arbitrators will be
		regardless of the				binding as to:
	I	number of:				1. whether the insured is
	İ	a. Insureds:				legally entitled to recover
	1	b. Claims made:				damage; and
	I	c. Vehicles or				2. the amount of damages.
		premiums shown in				l =
	I	the Declarations; or				31
	1	d. Vehicles involved in				漫
	1	the accident.			ļ	267
		1 400140111	l <u> </u>	L		l

Title	Policy 1D	Exclusions	Duties After Accident or	Tonuing Assessed	Definition of "Property	autum din Dinisira da di Mann
of	Number	Exclusions	Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	, , , , , , , , , , , , , , , , , , ,		Uninsured/Underinsured	Coverage	Section	Jecaon .
1,			Motorist Coverage	aster by:	Section	*,+
NEW	SA-	B. The limit of	C. A person seeking	INSURING	C. "Property damage"	ARBITRATION
HAMPSHIRE	1852/NHE	property damage	Uninsured Motorists	AGREEMENT	as used in this Part	If we and an insured do not
PERSONAL	P 4/08	liability shown in the	Coverage must also:	A. We will pay	means injury to or	agree:
AUTO		Declarations for "each	_	damages which an	destruction of:	1. Whether that insured is
POLICY		accident" for	Report the accident	insured is legally		legally entitled to recover
	1	Uninsured Motorists	to the police or other	entitled to recover	 Your covered auto. 	damages; or
	}	Coverage is our	civil authority within	from the owner or		2. As to the amount of
	ì	maximum	twenty-four (24) hours	operator of:	2. Any property	damages which are
		limit of liability for all	or as soon as	An uninsured motor	owned by a person	recoverable by that insured;
	1	property damage	practicable if a hit-	vehicle or under	listed in B.1. or B.2. of	from the owner or operator of
		resulting from any one	and-run driver is	insured motor vehicle	the definition of	an uninsured motor vehicle
	İ	auto accident. This is the most we will pay	involved.	because of bodily injury sustained by	insured while	or underinsured motor
		regardless of the	2. Promptly send us	that insured and	contained in your covered auto.	vehicle then the
	[number of:	copies of the legal	caused by an	COVERED MULO.	matter may be arbitrated. However, disputes
		1. Insureds:	papers	accident; and		concerning coverage under
		2. Claims made;	if a suit is brought.	2. An uninsured motor		this Part may not be
		3. Vehicles or	ii a son is stoagin.	vehicle because of		arbitrated.
		premiums shown in		property damage		Both parties must agree to
		the		caused by an		arbitration. If so agreed, each
		Declarations; or		accident.		party will select an arbitrator.
		4. Vehicles involved in		Only Section 4. of the		The two arbitrators will select
	1	the auto accident.		definition of uninsured		a third. If they cannot agree
*				motor vehicle applies		within 30 days, either may
		F. No payment will be		to property damage.		request that selection be
		made for loss paid or		The owner's or		made by a judge of a court
	}	payable to the insured		operator's liability for		having jurisdiction.
		under Part D of this		these damages must		Each party will pay the
	ł	policy.		arise out of the		expenses it incurs, and bear
		G. No one will be		ownership,		the expenses of the third
		entitled to receive		maintenance or use of the uninsured motor		arbitrator equally.
		duplicate payments for the same elements		vehicle or		However, the insured will not be required to advance the
		of loss under this		underinsured motor		expenses of arbitration.
		coverage and Part A		vehicle.		Unless both parties agree
		of this policy.		101110101		otherwise, arbitration will take
		Cramo ponoy.				place in the county and state
		2. Our maximum limit				in which the
		of liability for property		‡		insured lives. Local rules of
		damage resulting	}	1		law as to procedure and
	1	from any one accident				evidence will apply.
		is \$25,000. This is the	1			A decision agreed to by two
		most we will pay	1			of the arbitrators will be
		regardless of the	1			binding as to:
		number of:	1			1. whether the insured is
		a. Insureds;	1			legally entitled to recover
ļ	1	b. Claims made;				damage; and
		c. Vehicles or				2. the amount of damages.
		premiums shown in the Declarations; or	i			
		d. Vehicles Involved in				
		the accident.	1			
	1	Title accident.		L	L	

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under UMPD
of	Number		Loss Specific to	Language for UMPD	Damage" Under UMPD	Section
Policy			Uninsured/UnderInsured	Coverage	Section	
			Motorist Coverage			
NEW	SA-	B. The limit of	C. A person seeking	INSURING	C. "Property damage"	ARBITRATION
HAMPSHIRE	1852/NHE	property damage	Uninsured Motorists	AGREEMENT	as used in this Part	If we and an insured do not
PERSONAL	P 2/07	liability shown in the	Coverage must also:	A. We will pay	means	agree:
AUTO		Declarations for "each	Report the accident	damages which an	injury to or destruction	1. Whether that insured is
POLICY		accident for	to the police or other	insured is legally	of:	legally entitled to recover
1		Uninsured Motorists	civil authority within	entitled to recover		damages; or
1		Coverage is our	twenty-four (24) hours	from the owner or	Your covered auto.	2. As to the amount of
1		maximum	or as soon as	operator of:		damages which are
1		limit of liability for all	practicable if a hit-	An uninsured motor	2. Any property	recoverable by that insured;
		property damage	and-run driver is	vehicle or under	owned by a person	from the owner or operator of
		resulting from any one	involved.	insured motor vehicle	listed in B.1. or B.2. of	an uninsured motor vehicle
		auto accident. This is	2. Promptly send us	because of bodily	the definition of	or underinsured motor
		the most we will pay	copies of the legal	injury sustained by an	insured while	vehicle then the
		regardless of the	papers if a suit is	insured and caused	contained in your	matter may be arbitrated.
		number of: 1. Insureds:	brought.	by an accident; and	covered auto.	However, disputes
		2. Claims made:		An uninsured motor vehicle because of		concerning coverage under
	ŀ	3. Vehicles or				this Part may not be
	ŀ	premiums shown in		property damage caused by an		arbitrated.
		the		accident.		Both parties must agree to
		Declarations: or		Only Section 4, of the		arbitration. If so agreed, each
		4. Vehicles involved in		definition of uninsured		party will select an arbitrator. The two arbitrators
		the auto accident.		motor vehicle applies		
	ļ	the auto accident.		to property damage.		will select a third. If they cannot agree within 30 days.
	i	F. No payment will be		The owner's or		either may request that
	1	made for loss paid or		operator's liability for		selection be made by a judge
1		payable to the insured		these damages must		of a court having jurisdiction.
	1	under Part D of this		arise out of the		Each party will pay the
		policy.		ownership.		expenses it incurs, and bear
		G. No one will be	*	maintenance or use of		the expenses of the third
1		entitled to receive		the uninsured motor		arbitrator equally.
		duplicate payments		vehicle or		However, the insured will not
į		for the same elements		underinsured motor		be required to advance the
		of loss under this	į	vehicle.		expenses of arbitration.
		coverage and Part A				Unless both parties agree
		of this policy.				otherwise, arbitration will take
						place in the county and state
		2. Our maximum limit				in which the Insured lives.
	1	of liability for property				Local rules of law as to
	1	damage resulting				procedure and
	1	from any one accident				evidence will apply
		is \$25,000. This is the				A decision agreed to by two
		most we will pay				of the arbitrators will be
		regardless of the		1		binding as to:
1		number of:		1		1. whether the insured is
		a. Insureds;		1	1	legally entitled to recover
		b. Claims made;		i		damage; and
		c. Vehicles or				2. the amount of damages.
		premiums shown in		1		
		the Declarations; or				
		d. Vehicles involved in				
L	L	the accident.		L		

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsure	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NEW MEXICO AUTO POLICY	SA- 1714/NMEP 12/01 G1	5. For the first \$250 of the amount of property damage to the property damage to the property of each insured as the result of any one accident. B. If bodily injury or property damage is sustained by any insured other than you or any family member in an accident in which neither you nor any family member sustained bodily injury or property damage the limit of liability shown in the Declarations applicable to the policy at the time of the accident is our maximum limit of liability for all damages resulting from any such accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No payment will be made for loss paid or payable to the insured under Part D of the policy. E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. OTHER INSURANCE With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted.	d Motorist Coverage C. A person seeking Uninsured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle because of bodily injury: a. sustained by an insured and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of the property of an Insured.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally; unless the arbitration costs are awarded to the prevailing party by the arbitrators. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of New Mexico. If the amount of damages agreed to by the arbitrators' decision. If this demand must be made within 60 days of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NEW MEXICO PERSONAL AUTO POLICY	SA- 1852/NMEP 12/01	5. For the first \$250 of the amount of property damage to the property of each insured as the result of any one accident. B. If bodily injury or property damage is sustained by any insured other than you or any family member in an accident in which neither you nor any family member in an accident in which neither you nor any family member in an accident in the Declarations applicable to the policy at the time of the accident is our maximum limit of liability for all damages resulting from any such accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No payment will be made for loss paid or payable to the insured under Part D of the policy. E. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. OTHER INSURANCE With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted.	C. A person seeking Uninsured/Underins ured MotorIsts Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodily Injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of the property of an insured.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator will select an arbitrator will select an arbitrator will select an arbitrator. The two arbitrators will select a hind. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses if incurs; and 2. Bear the expenses of the third arbitrator equally; unless the arbitration costs are awarded to the prevailing party by the arbitrators. C. Unless both parties agree otherwise, arbitration will take place in the county and state in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of New Mexico. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the aribitrators' decision if this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators of ecision. If this demand is not made, the amount of damages agreed to be the arbitrators of ecision. If this demand is not made, the amount of damages agreed to by the ar

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Spedific to Uninsured/Underinsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NEW MEXICO PERSONAL AUTO POLICY	SA- 1852/NMEP 8/06	6. For the first \$250of the amount of property damage to the property of each insured as the result of any one accident. The limit of Property Damage Liability shown in The Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. E. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property	C. A person seeking Uninsured/Underins ured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED/UNDERI NSURED MOTORISTS COVERAGE—NON- STACKED INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or Underinsured motor vehicle because of bodilly Injury: a. sustained by an insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in the Part means injury to or destruction of the property of an insured.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an indicator of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and Evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		have been	d Hotorist coverage			
NEW MEXICO PERSONAL AUTO POLICY	SA- 1852/NMEP 7/09	exhausted. 6. For the first \$2500f the amount of property damage to the property of each insured as the result of any one accident. The limit of Property Damage Liability shown in The Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. E. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or or organizations who may be legally responsible. OTHER INSURANCE B. With respect to property damage, this insurance shall apply only after the limits of any other collectible	C. A person seeking Uninsured/Underins ured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED/UNDERINSURED MOTORISTS COVERAGE — NON- STACKED INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or underinsured motor vehicle because of bodilly injury: a. sustained by that insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's llability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in the Part means injury to or destruction of the property of an insured.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both partites must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Acadent or Loss Specific to Uninsured/UnderInsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		insurance applicable to the damaged property have been exhausted.	a visitorist coverage		·	
NEW MEXICO PERSONAL AUTO POLICY	SA- 1852/NMEP 6/08	exnausted. 6. For the first \$250of the amount of property damage to the property of each insured as the result of any one accident. The limit of Property Damage Llability shown in The Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the Insured under Part D of the policy. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. E. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE B. With respect to property damage, this insurance shall	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED/UNDERI NSURED MOTORISTS COVERAGE—NON- STACKED INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. UnInsured motor vehicle or Underinsured motor vehicle because of bodily injury: a. sustained by that insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the unInsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in the Part means injury to or destruction of the property of an insured.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or under insured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NEW	SA-	apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted. 6. For the first	C. A person seeking	UNINSURED/UNDERI	C. "Property	ARBITRATION
MEXICO PERSONAL AUTO POLICY	1852/NMEP 4/09	\$250of the amount of property damage to the property of each insured as the result of any one accident. The simit of Property Damage Liability shown in The Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. E. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. OTHER INSURANCE	Uninsured/Underins ured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hitand-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	NSURED MOTORISTS COVERAGE — NON- STACKED INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or Underinsured motor vehicle because of bodily injury: a. sustained by that insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	damage" as used in the Part means injury to or destruction of the property of an insured.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted.	Thomas Corologo			
NEW MEXICO PERSONAL AUTO POLICY	SA- 1852/NMEP 2/09	6. For the first \$250of the amount of property damage to the property of each insured as the result of any one accident. The limit of Property Damage Liability shown in The Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part B of this policy. E. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.	C. A person seeking Uninsured/Underins ured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED/UNDERI NSURED MOTORISTS COVERAGE — NON- STACKED INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an: 1. Uninsured motor vehicle or Underinsured motor vehicle because of bodily injury: a. sustained by that insured; and b. caused by an accident. 2. Uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or underinsured motor vehicle.	C. "Property damage" as used in the Part means injury to or destruction of the property of an insured.	ARBITRATION A. If we and an Insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle or underinsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsure d Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		OTHER INSURANCE				
		B. With respect to property damage, this insurance shall apply only after the limits of any other collectible				
		insurance applicable to the damaged property have been exhausted.	Ì			

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under UMPD
of Policy	Number	EXCIDSIONS	Loss Specific to Uninsured/UnderInsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	Section
NORTH CAROLINA AUTOMOBILE POLICY	SA- 227/NCEP 4/02	4. For the first \$100 of the amount of property damage to the property of each insured as the result of any one accident. B. We do not provide Uninsured Motorists Coverage for property damage caused by a hitand run vehicle whose operator or owner cannot be identified. No payment will be made for loss paid or payable to the Insured under Part D or any policy of property insurance. Any payment to any person under this coverage will reduce any amount that person is entitled to recover for the same damages under Part A. This coverage is excess over and shall not duplicate any amount pald or payable under Part B.	ADDITIONAL DUTIES FOR UNINSURED AND COMBINED UNINSURED MOTORISTS COVERAGE A person seeking Uninsured or Combined Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. A suit may not be brought by an insured until 60 days after that person notifies us of their belief that the prospective defendant is an uninsured motorist. Any person who intends to pursue recovery against the owner or operator of an underinsured motor vehicle for damages beyond those paid or payable under this policy shall give us: 1. Notice of such intent, and 2. The opportunity to participate, at our expense, In the prosecution of such claim.	Note: Table of Contents indicates there is Uninsured/Underinsured Motorists Coverage In the Additional Coverages section, but there is no such coverage in the actual section. Section C has C1 - UNINSURED MOTORISTS COVERAGE and C2 - COMBINED UNINSURED/UNDERIN SURED MOTORISTS COVERAGE. Language here and in the following fields is from C1 - UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT We will pay compensatory damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit is not binding on usunless we have been served with a copy of the summons, complaint or other process against the uninsured motorists.	"Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of insured.	ARBITRATION If we and an insured do not agree: 1. Whether that insured is legally entitled to recover compensatory damages from the owner or driver of an uninsured motor vehicle; or 2. As to the amount of such damages; the insured and we may agree by mutual consent to settle the dispute by arbitration. The following procedures will be used: 1. Each party will select a competent arbitrator. The two so selected will select a third. 2. If the third arbitrator is not selected within 30 days, the insured or we may request a judge of a court of record to name one. The court must be in the county and state in which arbitration is pending. 3. Each party will pay its chosen arbitrator. Each will pay half of all other expenses of arbitration. Fees to lawyers and expert witnesses are not considered arbitration expenses and are to be paid by the party hiring these persons. 4. Unless the insured and we agree otherwise, arbitration will take place in the county and state. The arbitrators will resolve the insured lives. Arbitration will be subject to the usual rules of procedure and evidence in such county and state. The arbitrators will resolve the insured and we. 5. Any arbitration action against the company must begin within the time limit allowed for bodily Injury or death actions in the state where the accident occurred. 6. Judgment upon award may be entered in any proper court. 7. As an alternative, the insured and we may agree to arbitrate by rules other than stated above.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy	Number		Uninsured/Underinsured Motorist Coverage	Coverage	Section	Section
NORTH	SA-	4. For the first	ADDITIONAL	Note: Table of Contents	"Property	ARBITRATION
CAROLINA	227/NCEP	\$100 of the	DUTIES FOR	indicates there is	damage" as used	If we and an insured do not
AUTOMOBILE	5/06	amount of	UNINSURED AND	Uninsured/Underinsured	in this Part means	agree:
POLICY	0,00	property damage	COMBINED	Motorists Coverage in	injury to or	1. Whether that person is
I OLIO I	ľ	to the property of	UNINSURED/UNDER	the Additional	destruction of:	legally entitled to recover
Mater assiss			INSURED		1. Your covered	
Note: contains		each insured as		Coverages section, but		compensatory damages from
the following	i	the result of any	MOTORISTS	there is no such	auto.	the owner
choice of law		one accident.	COVERAGE	coverage in the actual	2. Any property	or driver of an uninsured
provision:				section. Section C has	owned by a person	motor vehicle; or
	ŀ	B. We do not	A person seeking	C1 - UNINSURED	listed in 1. or 2. of	2. As to the amount of such
This policy is		provide	Uninsured or	MOTORISTS	insured.	damages; the Insured may
issued in		Uninsured	Combined Uninsured/	COVERAGE and C2 -		demand to settle the dispute
accordance	}	Motorists	UnderInsured	COMBINED		by arbitration.
with the laws of		Coverage for	Motorists Coverage	UNINSURED/UNDERIN		The following procedures will
North Carolina		property damage	must also:	SURED MOTORISTS		be used:
and covers	1	caused by a hit-	1. Promptly notify the	COVERAGE. Language		Each party will select a
property or	}	and run vehicle	police if a hit-and-run	here and in the following		competent arbitrator.
risks principally	1	whose operator	driver is involved.	fields is from C1 -		The two so selected will
located in	1	or owner cannot	2. Promptly send us	UNINSURED		select a third.
North Carolina.	1	be identified.	copies of the legal	MOTORISTS		2. If the third arbitrator is not
Any and all		DO INCINIOS.	papers if a suit is	COVERAGE		selected within 30 days, the
claims	1	No payment will	brought. A suit may	OUVENAGE		insured or we may request a
or disputes in		be made for loss	not be brought by an	INSURING		judge of a court of record to
	1	paid or payable	insured until 60 days	AGREEMENT		name one. The court must be
any way	1	to the insured		AGREEMENT		
related to this			after that person	\A4= 591 = =		in the county and state in
policy shall be	{	under Part D or	notifies us of their	We will pay		which arbitration is pending.
governed by	1	any policy of	belief that the	compensatory damages		3. Each party will pay its
the laws of	ļ	property	prospective defendant	which an insured is		chosen arbitrator. Each will
North Carolina.	1	insurance.	is an uninsured	legally entitled to		pay half of all other expenses
			motorist.	recover from the owner		of arbitration.
		Any payment to		or operator of an		Fees to lawyers and expert
		any person	Any person who	uninsured motor		witnesses are not considered
		under this	intends to pursue	vehicle because of:		arbitration expenses and are
		coverage will	recovery against the	1. Bodily injury		to be paid by the party hiring
		reduce any	owner or operator of	sustained by an insured		these persons.
		amount that	an underinsured	and caused by an	1	4. Unless the insured and w
		person is entitled	motor vehicle for	accident; and	1	agree otherwise, arbitration
		to recover	damages beyond	2. Property damage	1	will take place in the county
		for the same	those paid or payable	caused by an accident.	1	and state in which the
		damages under	under this policy shall		İ	insured lives. Arbitration will
		Part A.	give us:	The owner's or	}	be subject to the usual rules
			1. Notice of such	operator's liability for		of procedure and evidence in
		This coverage is	intent; and	these damages must	1	such county and state. The
		excess over and	2. The opportunity to	arise out of the	Į.	arbitrators will resolve the
		shall not	participate, at our	ownership, maintenance	1	issues. A written decision on
		duplicate	expense, in the	or use of the uninsured		which two arbitrators agree
		any amount paid	prosecution of such	motor vehicle.		will be binding on the Insure
		or payable under	claim.]	and us.
		Part B.	oranii.	Any judgment for	1	5. Any arbitration action
		I all D.		damages arising out of a		against the company must
				suit is not binding on us	Ĭ	begin within the time limit
				unless we have been	}	
						allowed for bodily injury or
	1			served with a copy of	1	death actions in the state
	1			the summons, complaint		where the accident occurred.
	1			or other process against		6. Judgment upon award ma
	1			the uninsured motorists.		be entered in any proper
				1		court.
	1			1		7. As an alternative, the
				1		Insured and we may agree t
					ŀ	arbitrate by rules other than
	1	1	ı	t .	ſ	stated above.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH CAROLINA AUTOMOBILE POLICY Note: contains the following choice of law provision: This policy is issued in accordance with the laws of North Carolina and covers property or risks principally located in North Carolina. Any and all claims or disputes in any way related to this policy shall be governed by the laws of North Carolina.	SA- 227/NCEP 6/05	4. For the first \$100 of the amount of property damage to the property of each insured as the result of any one accident. B. We do not provide Uninsured Motorists Coverage for property damage caused by a hitand run vehicle whose operator or owner cannot be identified. No payment will be made for loss paid or payable to the insured under Part D or any policy of property insurance. Any payment to any person under this coverage will reduce any amount that person is entitled to recover for the same damages under Part A. This coverage is excess over and shall not duplicate any amount pald or payable under Part B.	Motorist Coverage A person seeking Uninsured or Combined Uninsured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. A suit may not be brought by an insured until 60 days after that person notifies us of their belief that the prospective defendant is an uninsured motorist. Any person who intends to pursue recovery against the owner or operator of an underinsured motor vehicle for damages beyond those paid or payable under this policy shall give us: 1. Notice of such intent; and 2. The opportunity to participate, at our expense, in the prosecution of such claim.	Note: Table of Contents indicates there is Uninsured/Underinsured Motorists Coverage in the Additional Coverage section, but there is no such coverage in the actual section. Section C has C1 - UNINSURED MOTORISTS COVERAGE and C2 - COMBINED UNINSURED/UNDERIN SURED MOTORISTS COVERAGE. Language here and in the following fields is from C1 - UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT We will pay compensatory damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, malntenance or use of the uninsured motor vehicle. Any judgment for damage carises we have been served with a copy of the summons, complaint or other process against the uninsured motorists.	"Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of insured.	ARBITRATION If we and an insured do not agree: 1. Whether that person is legally entitled to recover compensatory damages from the owner or driver of an uninsured motor vehicle; or 2. As to the amount of such damages; the insured may demand to settle the dispute by arbitration. The following procedures will be used: 1. Each party will select a competent arbitrator. The two so selected will select a third. 2. If the third arbitrator is not selected within 30 days, the insured or we may request a judge of a court of record to name one. The court must be in the county and state in which arbitration is pending. 3. Each party will pay its chosen arbitration. Feas to lawyers and expert witnesses are not considered arbitration expenses of arbitration. Fees to lawyers and expert witnesses are not considered arbitration expenses and are to be paid by the party hiring these persons. 4. Unless the insured and we agree otherwise, arbitration will take place in the county and state in which the insured lives. Arbitration will be subject to the usual rules of procedure and evidence in such county and state. The arbitrators will resolve the issues. A written decision on which two arbitrations agree will be binding on the insured and us. 5. Any arbitration action against the company must begin within the time limit allowed for bodily injury or death actions in the state where the accident occurred. 6. Judgment upon award may be entered in any proper court. 7. As an alternative, the insured and we may agree to arbitrate by rules other than stated above.

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Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH CAROLINA AUTOMOBILE POLICY Note: contains the following choloe of law provision: This policy is issued in accordance with the laws of North Carolina and covers property or risks principally located in North Carolina. Any and all claims or disputes in any way related to this policy shall be governed by the laws of North Carolina.	SA- 227/NCEP 12/08	4. For the first \$100 of the amount of property damage to the property of each insured as the result of any one accident. B. We do not provide Uninsured Motorists Coverage for property damage caused by a hit-and run vehicle whose operator or owner cannot be identified. No payment will be made for loss paid or payable to the insured under Part D or any policy of property insurance. Any payment to any person under this coverage will reduce any amount that person is entitled to recover for the same damages under Part A. This coverage is excess over and shalf not duplicate any amount paid or payable under Part B.	ADDITIONAL DUTIES FOR UNINSURED AND COMBINED UNINSURED MOTORISTS COVERAGE A person seeking Uninsured or Combined Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. A suit may not be brought by an insured until 80 days after that person notifies us of their bellef that the prospective defendant is an uninsured motorist. Any person who intends to pursue recovery against the owner or operator of an underinsured motor vehicle for damages beyond those paid or payable under this policy shall give us: 1. Notice of such intent; and 2. The opportunity to participate, at our expense, in the prosecution of such claim.	Note: Table of Contents indicates there is Uninsured/Underinsured Motorists Coverage in the Additional Coverages section, but there is no such coverage in the actual section. Section C has C1 - UNINSURED MOTORISTS COVERAGE and C2 - COMBINED UNINSURED/UNDERIN SURED MOTORISTS COVERAGE. Language here and in the following fields is from C1 - UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT We will pay compensatory damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit is not binding on us unless we have been served with a copy of the summons, complaint or other process against the uninsured motorists.	"Property damage" as used in this Part means injury to or destruction of, 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of insured.	ARBITRATION If: 1. We and an Insured do not agree: a. Whether that Insured is legally entitled to recover compensatory damages from the owner or driver of an uninsured motor vehicle; or b. As to the amount of such damages; and 2. That Insured has not filed a lawsuit against us to settle the dispute; then the insured may demand to settle the dispute by arbitration. The following procedures will be used: 1. Each party will select a competent arbitrator. The two so selected will select a third. 2. If the third arbitrator is not selected within 30 days, the insured or we may request a judge of a court of record to name one. The court must be in the county and state in which arbitration is pending. 3. Each party will pay its chosen arbitration. Fees to lawyers and expert witnesses are not considered arbitration expenses and are to be paid by the party hiring these persons. 4. Unless the insured and we agree otherwise, arbitration will take place in the county and state in which the insured lives. Arbitration will be subject to the usual rules of procedure and evidence in such county and state. The arbitrators will resolve the issues. A written decision on which two arbitrators agree will be binding on the insured and us. 5. Any arbitration action against us must begin within the same time limit required by the laws of the state where the accident occurred for filing a lawsuit against the owner or operator of the uninsured motor vehicle in the state where the accident occurred for filing a lawsuit against the owner or operator of the uninsured motor vehicle in the state where the accident occurred in any proper count. 7. As an alternative, the Insured and we way agree to arbitrated aby vules other than stated above.

Title	Policy ID	Exclusions	Dutles After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under UMPD
of	Number		Loss Specific to	Language for UMPD	Damage" Under UMPD	Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	
NORTH	SA-	4. For the first	ADDITIONAL	Note: Table of Contents	"Property	ARBITRATION
CAROLINA	227/NCEP	\$100 of the	DUTIES FOR	indicates there is	damage" as used	If we and an insured do not
AUTOMOBILE	1/04	amount of	UNINSURED AND	Uninsured/Underinsured	in this Part means	agree:
POLICY		property damage	COMBINED	Motorists Coverage in	injury to or	1. Whether that insured is
		to the property of	UNINSURED/UNDER	the Additional	destruction of:	legally entitled to recover
Note: contains		each insured as	INSURED	Coverages section, but	1. Your covered	compensatory damages from
the following		the result of any	MOTORISTS	there is no such	auto.	the owner or driver of an
choice of law		one accident.	COVERAGE	coverage in the actual	2. Any property	uninsured motor vehicle; or
provision:				section. Section C has	owned by a person	2. As to the amount of such
		B. We do not	A person seeking	C1 - UNINSURED	listed in 1. or 2. of	damages;
This policy is		provide	Uninsured or	MOTORISTS	insured.	the insured and we may
issued in		Uninsured Motorists	Combined Uninsured/ Underinsured	COVERAGE and C2 -		agree by mutual consent to
accordance with the laws of		Coverage for	Motorists Coverage	COMBINED UNINSURED/UNDERIN		settle the dispute by arbitration.
North Carolina		property damage	must also:	SURED MOTORISTS		The following procedures will
and covers		caused by a hit-	1. Promptly notify the	COVERAGE, Language		be used:
property or		and run vehicle	police if a hit-and-run	here and in the following		Each party will select a
risks principally		whose operator	driver is involved.	fields is from C1 -		competent arbitrator.
located in		or owner cannot	2. Promptly send us	UNINSURED		The two so selected will
North Carolina.		be identified.	copies of the legal	MOTORISTS		select a third.
Any and all			papers If a suit is	COVERAGE		2. If the third arbitrator is not
claims		No payment will	brought. A suit may			selected within 30 days, the
or disputes in		be made for loss	not be brought by an	INSURING		insured or we may request a
any way		paid or payable	insured until 60 days	AGREEMENT		judge of a court of record to
related to this		to the insured	after that person	We will pay		name one. The court must be
policy shall be		under Part D or	notifies us of their	compensatory damages		in the county and state in
governed by		any policy of	bellef that the	which an insured is		which arbitration is pending.
the laws of		property	prospective defendant	legally entitled to		3. Each party will pay its
North Carolina.		insurance.	is an uninsured	recover from the owner		chosen arbitrator. Each will
			motorist.	or operator of an		pay half of all other expenses
		Any payment to		uninsured motor vehicle because of:		of arbitration.
		any person	Any person who	1. Bodily injury	İ	Fees to lawyers and expert witnesses are not considered
		under this coverage will	intends to pursue recovery against the	sustained by an insured		arbitration expenses and are
		reduce any	owner or operator of	and caused by an		to be paid by the party hiring
		amount that	an underinsured	accident; and		these persons.
		person is entitled	motor vehicle for	2. Property damage		4. Unless the insured and we
		to recover	damages beyond	caused by an accident.		agree otherwise, arbitration
		for the same	those paid or payable	The owner's or		will take place in the county
		damages under	under this policy shall	operator's liability for		and state in which the
		Part A.	give us:	these damages must		Insured lives. Arbitration will
	·		1. Notice of such	arise out of the		be subject to the usual rules
		This coverage is	intent; and	ownership, maintenance	1	of procedure and evidence in
		excess over and	2. The opportunity to	or use of the uninsured		such county and state. The
		shall not	participate, at our	motor vehicle.		arbitrators will resolve the
		duplicate	expense, in the	Any indones of fee		issues. A written decision on
		any amount paid	prosecution of such	Any judgment for		which two arbitrators agree
		or payable under Part B.	claim.	damages arising out of a suit is not binding on us		will be binding on the insure and us.
		rait D.		unless we have been		5. Any arbitration action
	1			served with a copy of		against the company must
	1			the summons, complaint		begin within the time limit
			<u> </u>	or other process against		allowed for
			}	the uninsured motorists.		bodily injury or death
						actions in the state where the
			1	1		accident occurred.
	1		1	1		6. Judgment upon award ma
			1			be entered in any proper
			1			court.
				1		7. As an alternative, the
				I .	1	insured and we may agree to
				1	1	arbitrate by rules other than.
						stated above.

NORTH CAROLINA AUTOMOBILE POLICY Note: Contains the following the result of any one accident. B. We do not provision: This policy is issued in this property or risks principally located in North Carolina. Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any appreciated to this policy shall be governage will and run vehicle whose operator or owner cannot be identified. Any and all claims Any and all claims Any and all claims Any and all claims Any appreciate or owner cannot be invested under Part D. Any payment to any porseor during representations Any porseor during representations Any porseor during representation of the broad- provering or the laws of North Carolina. Any and all claims Any and all claims Any and all claims Any and all claims Any and all claims Any porseor during representations Any porseor during representation of the following proved by any porseor during representation of the following proved by any porseor during representation of the following diverse invested any annount hat person is entitled to recover for the same damages under Any payment to any paysbe under Part A. This coverage is excess over and shall not duplicate any annount paid or payable under Part B. This coverage is excess over and shall not duplicate any annount paid or payable under Part A. This coverage is excess over and shall not duplicate any annount paid or payable under Part B. The properties of an understance any annount paid or payable under Part B. The properties of an understance any annount paid or payable under Part A. This coverage is excess over and shall not duplicate any annount paid or payable under Part B. This policy is searched. The for the first Any policy of the first and the first of the first and the first and the first policy the first an	Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under UMPD
NORTH AUTOMOBILE 72/7NCEP 3/04 POLICY CAROLINA 22/7NCEP 3/100 of the property damage to the property of choice of law provision: Note: contains the following choice of law provision: Note: contains the following choice of law provision: This policy is issued in accordance with the laws of North Carolina. Property or risks principally located in North Carolina and covers property or risks principally located in North Carolina. North Carolina. North Carolina.	of Policy	Number			Language for UMPD Coverage	Damage" Under UMPD Section	Section
This policy is issued in accordance with the laws of North Carolina and covers properly or insks principally located in North Carolina. Any and all claims or disputes in polygoverned by the laws of North Carolina. Any payment to any porson under this polygoval mount that person under this encoverage will reduce any amount that person under this policy shall be greated to the same damages under Part A. In this coverage is properly or or insks principally located in North Carolina. Any and all claims or disputes in a power of the same under this policy shall be growered by the laws of North Carolina. Any payment to any person under this policy shall be greated to the insured the damages under Part B. Uninsured or COVERAGE and C2 - COMBINED University of Coverage VIII and the wind and under his policy shall be growered by the laws of North Carolina. Any payment to any person under this policy shall be growered by the laws of North Carolina. Any payment to any person under this policy shall be growered by the laws of North Carolina. Any payment to any person under this converage will reduce any amount that person of the care damages under Part A. In the county and state in which the prospective defendant is a uninsured motor whice because of an underinsured motor whice because of the uninsured and Ca-COMBINED University to the Insured and Ca-COMBINED Un	CAROLINA AUTOMOBILE POLICY Note: contains the following choice of law	227/NCEP	\$100 of the amount of property damage to the property of each insured as the result of any	DUTIES FOR UNINSURED AND COMBINED UNINSURED/UNDER INSURED MOTORISTS	indicates there is Uninsured/Underinsured Motorists Coverage in the Additional Coverages section, but there is no such coverage in the actual	damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property	If we and an insured do not agree: 1. Whether that insured is legally entitled to recover compensatory damages from
the uninsured motorists. 6. Judgment upon award be entered in any proper court. 7. As an alternative, the insured and we may agree	issued in accordance with the laws of North Carolina and covers properly or risks principally located in North Carolina. Any and all claims or disputes in any way related to this policy shall be governed by the laws of		provide Uninsured Motorists Coverage for property damage caused by a hit- and run vehicle whose operator or owner cannot be identified. No payment will be made for loss paid or payable to the Insured under Part D or any policy of property insurance. Any payment to any person under this coverage will reduce any amount that person is entitled to recover for the same damages under Part A. This coverage is excess over and shall not duplicate any amount paid or payable under	Uninsured or Combined Uninsured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. A suit may not be brought by an Insured until 60 days after that person notifies us of their belief that the prospective defendant is an uninsured motorist. Any person who intends to pursue recovery against the owner or operator of an underinsured motor vehicle for damages beyond those paid or payable under this policy shall give us: 1. Notice of such intent, and 2. The opportunity to participate, at our expense, in the prosecution of such	MOTORISTS COVERAGE and C2 - COMBINED UNINSURED/UNDERIN SURED MOTORISTS COVERAGE. Language here and in the following fields is from C1 - UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT We will pay compensatory damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit is not binding on us unless we have been served with a copy of the summons, complaint or other process against		consent to settle the dispute by arbitration. The following procedures will be used: 1. Each party will select a competent arbitrator. The two so selected will select a third. 2. If the third arbitrator is not selected within 30 days, the Insured or we may request a judge of a court of record to name one. The court must be in the county and state in which arbitration is pending. 3. Each party will pay its chosen arbitrator. Each will pay half of all other expenses of arbitration. Fees to lawyers and expert witnesses are not considered arbitration expenses and are to be paid by the party hiring these persons. 4. Unless the insured and we agree otherwise, arbitration will take place in the county and state in which the insured lives. Arbitration will be subject to the usual rules of procedure and evidence in such county and state. The arbitrators will resolve the issues. A written decision on which two arbitrators agree will be binding on the Insured and us. 5. Any arbitration action against the company must begin within the time limit allowed for bodily injury or death actions in the state where the accident occurred. 6. Judgment upon award may be entered in any proper court. 7. As an alternative, the insured and we may agree to arbitrate by rules other than

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1714/NDEP 6/05	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run venicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B or Part C of this policy; or 2. Any No-Fault Coverage. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title	Policy ID	Éxclusions	Duties After Accident or	Insuring Agreement	Definition of *Property	Arbitration Provision Under
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1714/NDEP 1/04	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Modrists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
of		The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage swill be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover more than the actual damages, less the applicable deductible.	Loss Specific to	Language for UMPD	Damage" Under UMPD	
						the arbitrators will be binding.

	Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
F	of Policy	Number		Loss Specific to Uninsured/UnderInsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
NOR DAK PER AUT POLI	OTA SONAL O	SA- 1852/NDEP R1 8/06 G1	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount exceeds that limit, either party may demand the right to a trial. This demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coyerage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/NDEP 7/09	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses if lincurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily linjury liability specified by the financial responsibility law of North Dakota. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/NDEP 7/00	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage from another policy) and this coverage from another policy) and this coverage from which damages will be paid. You may recover under both coverages, but only if. a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	Uninsured/Underinsured Motorist Coverage C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	Section C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by, the financial responsibility law of North Dakota. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/NDEP 6/05	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator
		physical contact with your covered auto. 2. \$100 in all other cases.	copies of the legal papers if a suit is brought. A person seeking	operator of an uninsured motor vehicle because of property damage caused by an	family member while contained in any auto not owned, but being operated, by you or	of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may
		For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and	Underinsured Motorists Coverage under this policy must also promptly: 1. Send us copies of the legal papers if a	accident if the Declarations indicates that Uninsured Motorists Property Damage applies.	any family member.	not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a
		this coverage both apply, you may choose the coverage from which damages will be paid. You may recover	suit is brought; and 2. Notify us in writing of a tentative settlement Between the insured and the insurer of the Underinsured motor vehicle and allow us	The owner's or operator's sliability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.		third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and
		under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such underinsured motor vehicle.	THOSE VOIDE.		2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to:
						Whether the insured is legally entitled to recover damages; and The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota.
						If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/NDEP 1/06	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that Insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select a arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
NORTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/NDEP 1/04 G1	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be pald. You may recover under both coverages, but only if. a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible.	C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Notify the proper law enforcement authorities as soon as practicable. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; From the owner or operator of an underinsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of North Dakota. If the amount the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Title of Policy	Policy ID Number	Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OHIO PERSONAL AUTO POLICY	SA- 1783/OHEP 5/05	4. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability shown in the Declarations; or 2. The actual cash value of the insured automobile. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	ADDITIONAL DUTIES AFTER AN ACCIDENT OR LOSS A person seeking coverage under this section must also promptly send us copies of the legal papers if a suit is brought	We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with the insured automobile. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	"Property Damage" as used in this coverage means injury to or destruction of the insured automobile. However, property damage does not include: 1. Loss of use of the insured automobile; or 2. Damage to personal property contained in the insured automobile.	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select at hird. If they cannot agree within 30 days, either may request their selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.

Title	Policy ID	Exclusions	Dutles After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of	Number	EXCUSIONS	Loss Specific to	Language for UMPD	Damage" Under UMPD	UMPD Section
Policy			Uninsured/Underinsured	Coverage	Section	=
			Motorist Coverage			
OHIO	SA-	4. For the first \$250 of	NOTE: No separate	UNINSURED	"Property Damage" as	ARBITRATION
PERSONAL	1783/OHEP	the amount of the	section for Duties	MOTORISTS	used in this coverage	A. If we and an insured
AUTO	4/04	property damage to	after an accident.	PROPERTY DAMAGE	means	do not agree:
POLICY		each of the insured		COVERAGE	injury to or destruction	1. Whether that insured
		automobiles as the	This section appears	INSURING	of the insured	is legally entitled to
		result of any one	under UNINSURED	AGREEMENT	automobile.	recover damages; or
		accident.	MOTORISTS	We will pay damages	However, property	2. As to the amount of
			PROPERTY	which an insured is	damage does not	damages which are
		5. To any motor	DAMAGE	legally	include:	recoverable by that
		vehicle owned by you	COVERAGE:	entitled to recover from	1. Loss of use of the	insured;
		for which you have		the owner or operator of	insured automobile; or	from the owner or
		purchased Collision	ADDITIONAL	an	2. Damage to	operator of an
	}	Coverage	DUTIES	uninsured motor vehicle	personal property	underinsured
		under this policy or	A person seeking	because of property	contained in	motor vehicle, then the
		any other policy.	coverage under this	damage caused by an	the insured	matter may be
	1		coverage	accident arising out of	automobile.	arbitrated.
	1	A. Our maximum limit	must also promptly:	actual		However, disputes
		of liability for all	1. Send us copies of	physical contact with the		concerning coverage
j	1	damages resulting	the legal papers if a	insured automobile. The	İ	under this coverage
		from any one accident	suit	owner's or operator's		may not be arbitrated.
		will be the lesser of:	is brought; and	liability for these		Both parties must
		1. The limit of liability	2. Notify us in writing	damages	ŀ	agree to arbitration. If
		shown in the	of a tentative	must arise out of the	i	so
		Declarations; or	settlement	ownership, maintenance		agreed, each party will
		2. The actual cash	between the insured	or	1	select an arbitrator.
		value of the insured	and the insurer of the	use of the uninsured		The
ļ		automobile.	underinsured motor	motor vehicle.		two arbitrators will
ļ		This is the most we	vehicle and allow us	Any judgment for		select a third. If they
İ		will pay, regardless of	30 days to advance	damages arising out of a		cannot
		the	payment to that	suit	1	agree within 30 days,
1		number of:	insured	brought without our	1	either may request that
	1	1. Insureds;	in an amount equal to	written consent is not		selection be made by a
		2. Claims made,	the tentative	binding		judge of a court having
	1	3. Vehicles or	settlement	on us.		jurisdiction.
		premiums shown in	to preserve our rights		1	B. Each party will:
1		the Declarations; or	against the insurer,		1	1. Pay the expenses it
		4. Vehicles involved in	owner or operator of	1	į.	incurs; and
		the accident.	such	1	1	2. Bear the expenses of
1			underinsured motor	ì		the third arbitrator
l			vehicle.			equally.
1					1	C. Unless both parties
1						agree otherwise,
l		1				arbitration
I						will take place in the
I			1			county in which the
1	1	1				insured
		1				lives. Local rules of law
		1				as to procedure
	1	1			1	and evidence will
	1	1				apply. A decision
				1		agreed to
	1					by two of the
					1	arbitrators will be
1						binding as to:
						1. Whether the insured
						is legally entitled to
						recover damages; and
						2. The amount of
1	1	1	l	1	1	damages.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number		Loss Specific to Uninsured/UnderInsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
OHIO	SA-	4. For the first \$250 of	(NOTE: No separate	UNINSURED	"Property Damage"	ARBITRATION
PERSONAL	1783/QHEP	the amount of the	section for Duties	MOTORISTS	as used in this	A. If we and an insured
AUTO	1/03	property damage to	after an accident.	PROPERTY DAMAGE	coverage means	do not agree:
POLICY		each of the insured	Section appears	COVERAGE	injury to or destruction	1. Whether that insured
		automobiles as the	under UNINSURED	INSURING	of the insured	is legally entitled to
		result of any one	MOTORISTS	AGREEMENT	automobile.	recover damages; or
	i	accident.	PROPERTY	We will pay damages	However, property	2. As to the amount of
	į.	1	DAMAGE	which an insured is	damage does not	damages which are
		5. To any motor	COVERAGE)	legally	include:	recoverable by that
		vehicle owned by you	•	entitled to recover from	1. Loss of use of the	insured;
		for which you have	ADDITIONAL	the owner or operator of	insured automobile;	from the owner or
	1	purchased Collision	DUTIES	an	or	operator of an
		Coverage	A person seeking	uninsured motor vehicle	2. Damage to	underinsured
	1	under this policy or	coverage under this	because of property	personal property	motor vehicle, then the
	i	any other policy.	coverage	damage caused by an	contained in	matter may be
	1	1	must also promptly:	accident arising out of	the insured	arbitrated.
		A. Our maximum limit	1. Send us copies of	actual	automobile.	However, disputes
		of liability for all	the legal papers if a	physical contact with the		concerning coverage
	1	damages resulting	suit	insured automobile. The		under this coverage
		from any one accident	is brought; and	owner's or operator's		may not be arbitrated.
		will be the lesser of:	2. Notify us in writing	liability for these		Both parties must
!	1	1. The limit of liability	of a tentative	damages		agree to arbitration. If
1		shown in the	settlement	must arise out of the		\$0
ì		Declarations; or	between the insured	ownership, maintenance		agreed, each party will
		2. The actual cash	and the insurer of the	or	Į	select an arbitrator.
		value of the insured	underinsured motor	use of the uninsured	1	The
		automobile.	vehicle and allow us	motor vehicle.		two arbitrators will
		This is the most we	30 days to advance	Any judgment for		select a third. If they
İ		will pay, regardless of	payment to that	damages arising out of a		cannot
1		the	insured	suit		agree within 30 days,
1	1	number of:	in an amount equal to	brought without our		either may request that
l		1. Insureds;	the tentative	written consent is not	Į.	selection be made by a
		2. Claims made;	settlement	binding	1	judge of a court having
		3. Vehicles or	to preserve our rights	on us.	i	jurisdiction.
		premiums shown in	against the insurer,	!	!	B. Each party will:
		the Declarations; or	owner or operator of			Pay the expenses it
1	1	4. Vehicles involved in	such			incurs; and
	1	the accident.	underinsured motor			2. Bear the expenses of
			vehicle.	1	1	the third arbitrator
	1					equally.
		1			Ī	C. Unless both parties
						agree otherwise,
						arbitration
					Ī	will take place in the
1	1		1			county in which the
	1		1		1	insured
1	ĺ			1		lives. Local rules of law
	1			1		as to procedure
	1					and evidence will apply. A decision
				1	1	apply. A decision
	l			1		by two of the
	1			1	1	arbitrators will be
[1				4	binding as to:
1	i			1		1. Whether the insured
1	1	1		1		is legally entitled to
		1	,			recover damages; and
	1					2. The amount of
	1					damages.
		1	L	L		uamayes.

OHIO PERSONAL AUTO POLICY Section SA-1852/OHEP AUTO POLICY Section SA-1852/OHEP AUTO 10/08 POLICY SECTION SA-1852/OHEP AUTO 10/08 POLICY SECTION SA-1852/OHEP AUTO 10/08 SA-1852/OHEP AUTO 10/08 POLICY SECTION SECTION C. A person seeking Uninsured/Underinsure ed Wotorist Coverage most as used in this coverage must also: A Motorist Coverage Motorist Survey as used in this coverage must also: A Coverage means injury to or destruction of your covered auto. However, property damage to coverage must also: A We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage coverage means injury to or destruction of your covered auto. However, property damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership.	nd an insured ree: er that person is titled to recover under this or semount of which are sle by that mer or operator
OHIO PERSONAL AUTO POLICY SA- 1852/OHEP 10/08 5. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Cur maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability 1. The lim	nd an insured ree: er that person is titled to recover under this or semount of which are sle by that mer or operator
PERSONAL AUTO 10/08 the amount of the property damage to each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owneed by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability or all the amount of the property damage to each of the insured automobiles as the property damage to each of the insured automobiles as the property damage to each of the insured automobiles as the result of any one accident will be the lesser of: 1. Report the accident to the police or other civil authority within the police or other civil authority within the police or other civil authority within the police or other civil authority within an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability or all damages areas and on ot agroup of authority within to the police or other civil authority within to the police or other civil authority within to the police or other civil authority within to the police or other civil authority within and-run driver is involved. 2. Promptly send us coverage as used in this coverage coverage injury to or destruction of your covered auto. However, property damages of property damages and property covered auto, or 2. Damage to personal property contained in your covered auto. The owner's or operator's liability for these damages must arise out of the ownership,	nd an insured ree: er that person is titled to recover under this or semount of which are sle by that mer or operator
AUTO POLICY Poperty damage to each of the insured automobiles as the result of any one accident. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability To all the lesser of: 1. Less of use of your covered auto. The covered from the owner's or operator of an uninsured motor vehicle to recover a linity To all the legally end damages To all the legally end damages To all the legally	ree: er that person is titled to recover under this or e amount of which are ole by that mer or operator
POLICY each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability each of the insured automobiles as the result of any one accident automobiles as the result of any one accident. I. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought. Motorists Coverage must also: A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. 2. Promptly send us copies of the legal papers if a suit is brought. Select an injury to or destruction of your covered auto. However, property damage does not mean: 1. Loss of use of your covered auto; or coverage must also: 1. Coverage under the owner or operator of an uninsured motor vehicle because of property damage does not mean: 2. Damage to 2. Damage to personal property contained in your covered auto. 2. Damage to your covered auto. 2. Damage to your covered auto. 3. Whethe legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage cos not mean: 3. Whether accident to the police or other civil authority within twenty-four (24) hours or operator of an uninsured motor vehicle because of property damage cos not mean: 3. Loss of use of your covered auto; or covered auto; or scutual physical contact with your covered auto. 3. Whethe auto-number of your covered auto or operator of an uninsured motor vehicle because of property damage cous not mean: 4. We will pay damage. 5. Damage to your covered auto. 6. Damage to y	er that person is titled to recover under this or he amount of which are lee by that
automobiles as the result of any one accident. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. Report the accident to the police or other civil authority within to the police or other civil authority which an insured is legally entitled to recover from the owner. 1. Loss of use of your covered au	titled to recover under this or he amount of which are ble by that her or operator
result of any one accident. 1. Report the accident to the police or other civil authority within the police or other civil authority within the police or other civil authority within the police or other civil authority within the police or other civil authority within the police or other civil authority within the the lesser of: a copies of the legal papers if a suit is brought. 1. Report the accident to the police or other civil authority within the the police or operator of an uninsured motor vehicle because of property damage does not mean: 1. Loss of use of your covered auto; or operator of an uninsured motor vehicle because of property damages caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for the search or operator's liability for	under this or ne amount of which are sle by that ner or operator
accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. Report the accident to the police or other civil authority within to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptty send us copies of the legal papers if a suit is brought. 3. We will pay damages which an insured is legally entitled to recoverage; covered auto; or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. 2. Promptty send us copies of the legal papers if a suit is brought. 3. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. 3. Damage to coverage; covered auto; or sent insured; by the ow covered auto. 4. We will pay damages which an insured is legally entitled to recoveration or operator of an uninsured motor vehicle to accusal physical contact with your covered auto. 4. Dur maximum limit of liability for all damage caused by an accident arising out of actual physical contact with your covered auto. 5. Damage to property contained in your covered auto. 6. Damage does not mean: 6. Loss of use of your covered auto; or any one accident with your covered auto. 7. Damage to personal property contained in your covered auto. 8. Damage does not mean: 9. Loss of use of your covered auto; or any one accident arising out of actual physical contact with your covered auto. 9. Damage to property contained in your covered auto. 9. Damage to property contained in your covered auto. 9. Damage to property contained in your covered auto. 9. Damage to property contained in your covered auto.	or ne amount of which are ale by that ner or operator
7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hitandrum virile and run driver is involved. 2. As to the gally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. 2. Damage to personal property contained in your covered auto. 2. Damage to personal property contained in your covered auto. 3. Damage to personal property contained in your covered auto. 4. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 5. The limit of liability are to the police or other civil authority within twenty-four (24) hours or operator of an uninsured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of auto. The owner's or operator's liability for these damages must arise out of the ownership.	ne amount of which are ale by that mer or operator
7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability 2. Promptly send us copies of the legal papers if a suit is brought. Civil authority within twenty-four (24) hours or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. 2. Promptly send us copies of the legal papers if a suit is brought. Civil authority within trecover from the owner or operator of an uninsured motor vehicle because of property demage caused by an accident arising out of actual physical contact with your covered auto. 2. Promptly send us copies of the legal papers if a suit is brought. Civil authority within trecover from the owner or operator of an uninsured motor vehicle because of property contained in your covered auto. 2. Damage to personal property contained in your covered auto. 3. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto. 4. Cur maximum limit of liability for all damages resulting from any one accident will be the lesser of: 5. The limit of liability for all damages recoverable to personal property contained in your covered auto. 6. Damage to personal property contained in your covered auto. 7. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto. 8. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto.	which are ble by that ner or operator
vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. Loss of use of your covered auto; or an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact will be the lesser of: 1. Loss of use of your covered auto; or by the ow of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact will be the lesser of: 1. The limit of liability 1. Loss of use of your covered auto; or of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact will be the lesser of: 2. Promptly send us copies of the legal papers if a suit is brought. 3. Promptly send us copies of the legal papers if a suit is brought. 4. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 5. Promptly send us copies of the legal papers if a suit is brought. 5. Promptly send us copies of the legal papers if a suit is brought. 6. Damage to personal property contained in your covered auto. 7. Damage to personal property contained in your covered auto. 8. Damage to personal property contained in your covered auto. 8. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property contained in your covered auto. 9. Damage to personal property co	le by that ner or operator
for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability Toverage under this policy or any other policy. A. Our maximum limit of liability or as soon as practicable if a hit-and-run driver is involved. or as soon as practicable if a hit-and-run driver is involved. or as soon as practicable if a hit-and-run driver is involved. accident arising out of actual physical contact with your covered auto. 2. Damage to personal property contained in your covered auto. 2. Damage to personal property contained in your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto. The owner's or operator of an uninsured motor vehicle the accused by an accident arising out of actual physical contact with your covered auto.	ner or operator
purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability practicable if a hit- and-run driver is acticated traising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the your covered auto. 2. Damage to your covered auto. Both parti-run driver is actical run run is run in the personal property contained in your covered auto. Both parti-run run is run run is run in the personal property contained in your covered aut	
Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability and-run driver is involved. and-run driver is involved. and-run driver is involved. and-run driver is involved. actual physical contact with your covered auto. with your covered auto. auto. The owner's or operator's liability for these damages must arise out of the agreed, error ownership, and-run driver is involved. 2. Damage to personal property contained in your covered auto. The owner's or operator's liability for these damages must arise out of the owner's or operator's liability for these damages must arise out of the ownership,	
under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability 1. Integrated in the lesser of: 1. The limit of liability 1. Integrated in the lesser of: 1. The limit of liability 1. Integrated in the lesser of: 1. Integrated in the lesser of: 2. Promptly send us accident arising out of accident accident accident accident arising out of accident accident arising out of accident accident accident arising out of accid	scured mater
any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability accident arising out of actual physical contact with your covered auto. 2. Promptty send us copies of the legal papers if a suit is brought. 2. Promptty send us copies of the legal papers if a suit is brought. 2. Promptty send us copies of the legal auto. The owner's or operator's liability for these damages must arise out of the ownership, accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, accident arising out of actual physical contact with your covered auto. Both partition arise out of the operator's liability for the select arise out of the owner's or operator's liability for the select arise out of the owner's or operator's liability for the select arise out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the select arise out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the owner's or operator's liability for the legal out of the legal out of the legal out of the legal out of the legal out of the legal out of the legal out of the legal out of the legal out of the legal	en the matter
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A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability A. Our maximum limit of liability copies of the legal papers if a suit is papers if a suit is poperator's liability for these damages must arise out of the agreed, e ownership,	
of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability	g coverage
damages resulting from any one accident will be the lesser of: 1. The limit of liability 1. The	e arbitrated.
will be the lesser of: 1. The limit of liability agreed, e. select an	es must agree
1. The limit of liability ownership, select an	ion. If so
	ach party will
I have to the latter than the	arbitrator. The
1	ators will select
	they cannot
	nin 30 days,
	y request that
	be made by a
	court having
	e expenses it
lander of the state of the stat	
	e expenses of
3. Vehicles or the third a	
premiums shown in equally.	
	both parties
	erwise, the
the accident.	will take place
in the cou	inty in which
	ed lives. Local
rules of la	
	and evidence
	A decision
	by two of the
arorirators as to:	will be binding
	er the insured
is legally	
	amages; and
2. The an	
damages	

Title of Policy	Policy ID Number	Exclusions	Duties After Acadent or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OHIO PERSONAL AUTO POLICY	SA- 1852/OHEP 8/08	5. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability shown in the Declarations; or 2. The actual cash value of the insured automobile. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident	C. A person seeking Uninsured/Underinsured Motorists Coverage must also. 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not mean: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that insured; by the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, the arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OHIO PERSONAL AUTO POLICY	SA- 1852/OHEP 7/08	5. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability shown in the Declarations; or 2. The actual cash value of the insured automobile. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of Property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not mean: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that insured; by the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both partles agree otherwise, the arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.

Policy OHIO PERSONAL AUTO POLICY SA- PERSONAL AUTO POLICY SOME a mount of the property damage to each of the insured automobiles as the result of any one accident. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all OHIO SA- PERSONAL AUTO POLICY SA- PERSONAL AUTO POLICY SA- PERSONAL AUTO SOME a mount of the property damage to each of the insured automobiles as the result of any one accident. SA- PERSONAL AUTO DININSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an Insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage arising out of actual physical contact with your covered auto. The	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that
PERSONAL AUTO POLICY the amount of the property damage to each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit The amount of the property damage to each of the insured automobiles as the result of any one accident. 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hitand-run driver is involved. A. Our maximum limit Uninsured/Underinsur ed MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with	A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that
damages resulting from any one accident will be the lesser of: 1. The limit of liability shown in the Declarations; or 2. The actual cash value of the insured automobile. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	by the owner or operator of an uninsured motor vehicle then the matter may be arbitrated.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Section	
OHIO PERSONAL AUTO POLICY	SA- 1852/OHEP 5/06	5. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. 7. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of. 1. The limit of liability shown in the Declarations; or 2. The actual cash value of the insured automobile. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of Property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not mean: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that person is legally entitled to recover damages under this coverage; or 2. As to the amount of damages which are recoverable by that insured; by the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, the arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages.

Title						
of Policy	Policy ID Number	Exclusions	Duties After Acadent or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
			Motorist Coverage			ADDITO ADDIT
	SA-	4. For the first \$250 of	C. A person seeking	UNINSURED	B. "Property damage"	ARBITRATION
	1852/OHEP	the amount of the	Uninsured Motorists	MOTORISTS	as used in this	A. If we and an insured
	5/05	property damage to	Coverage or	COVERAGE	coverage means	do not agree:
POLICY		each of the insured	Underinsured	PROPERTY DAMAGE	injury to or destruction	1. Whether that person is
i i	1	automobiles as the	Motorists Coverage	INSURING	of your covered auto.	legally entitled to recover
	1	result of any one	must	AGREEMENT	However, property	damages under this
!		accident.	also:	A. We will pay damages	damage does not	coverage; or
1			•	which an insured is	mean:	2. As to the amount of
1		5. To any motor	1. Promptly notify the	legally entitled to		damages which are
1 1		vehicle owned by you	police if a hit-and-run	recover from the owner	1. Loss of use of your	recoverable by that
		for which you have	driver is involved.	or operator of an	covered auto; or	insured;
		purchased Collision		uninsured motor vehicle		by the owner or operator
		Coverage	2. Promptly send us	because of property	2. Damage to	of an uninsured motor
		under this policy or	copies of the legal	damage caused by an	personal property	vehicle then the matter
		any other policy.	papers if a suit is	accident arising out of	contained in	may be arbitrated.
l l'	ĺ	any carer poncy.	brought.	actual physical contact	your covered auto.	However, disputes
1		A. Our maximum limit	g/	with your covered auto.	,	concerning coverage
1		of liability for all		The owner's or	}	may not be arbitrated.
		damages resulting		operator's liability		Both parties must agree
i		from any one accident		for these damages must		to arbitration. If so
		will be the		arise out of the		agreed, each party will
		lesser of:		ownership, maintenance		select an arbitrator. The
		1. The limit of liability		or use of the uninsured		two arbitrators will select
		shown in the		motor vehicle.		a third. If they cannot
1		Declarations: or		Any judgment for		agree within 30 days,
		2. The actual cash		damages arising out of a		either may request that
1				suit brought without our		selection be made by a
		value of your covered		written consent is not		ludge of a court having
		auto. This is the most		binding on us.		judge of a court having jurisdiction.
		we will pay,		biliding off ds.		B. Each party will:
		regardless of the				1. Pay the expenses it
		number of:	i			incurs: and
		1. Insureds;				2. Bear the expenses of
1		2. Claims made:				the third arbitrator
		3. Vehicles or			i	equally.
1		premiums shown in				C. Unless both parties
		the Declarations; or				agree otherwise, the
1		4. Vehicles involved in				arbitration will take place
		the accident.			}	in the county in which
				1	1	the insured lives. Local
		į.	-			rules of law as to
		1		I		1
}				1		procedure and evidence
1		t				will apply. A decision
		1			1	agreed to by two of the
1		į.		1		arbitrators will be binding
				1		as to:
1				1		1. Whether the insured
		1	1	1		is legally entitled to
						recover damages; and
						2. The amount of
1		1	1	ŧ.	i .	damages.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	UMPID Section
OHIO	SA-	4. For the first \$250 of	C. A person seeking	UNINSURED	B. "Property damage"	ARBITRATION
PERSONAL	1852/OHEP	the amount of the	Uninsured Motorists	MOTORISTS	as used in this	A. If we and an insured
AUTO	4/04	property damage to	Coverage or	COVERAGE	coverage means	do not agree:
POLICY	1	each of the insured	Underinsured	PROPERTY	injury to or destruction	1. Whether that person is
	1	automobiles as the	Motorists Coverage	DAMAGE INSURING	of your covered auto.	legally entitled to recover
		result of any one	must	AGREEMENT	However, property	damages under this
		accident.	also:	A. We will pay damages	damage does not	coverage; or
				which an insured is	mean:	2. As to the amount of
		5. To any motor	Promptly notify the	legally entitled to	•	damages which are
		vehicle owned by you	police if a hit-and-run	recover from the owner	1. Loss of use of your	recoverable by that
		for which you have	driver is involved.	or operator of an	covered auto; or	insured;
		purchased Collision	l	uninsured motor vehicle		by the owner or operator
		Coverage	2. Promptly send us	because of property	2. Damage to	of an uninsured motor
		under this policy or	copies of the legal	damage caused by an	personal property	vehicle then the matter
		any other policy.	papers if a suit is	accident arising out of	contained in your	may be arbitrated.
}		A. Our maximum limit	brought.	actual physical contact with your covered auto.	covered auto.	However, disputes concerning coverage
		of liability for all		The owner's or		may not be arbitrated.
ļ		damages resulting		operator's liability		Both parties must agree
}		from any one accident		for these damages must		to arbitration. If so
		will be the	1	arise out of the		agreed, each party will
		lesser of:		ownership.		select an arbitrator. The
		The limit of liability		maintenance or use of		two arbitrators will select
		shown in the		the uninsured motor		a third. If they cannot
		Declarations; or	·	vehicle.		agree within 30 days,
		2. The actual cash		Any judgment for	-	either may request that
	1	value of your covered		damages arising out of a		selection be made by a
		auto. This is the most		suit brought without our		judge of a court having
		we will pay,		written consent is not		jurisdiction.
ŀ		regardless of the		binding on us.		B. Each party will:
		number of:				Pay the expenses it
		1. Insureds;				incurs; and
!		2. Claims made;				2. Bear the expenses of
		3. Vehicles or				the third arbitrator
		premiums shown in the Declarations: or	ļ			equally. C. Unless both parties
		4. Vehicles involved in				agree otherwise, the
		the accident.		i		arbitration will take place
1		the acoustiti				in the county in which
1						the insured lives, Local
					ł ·	rules of law as to
1						procedure and evidence
		1				will apply. A decision
						agreed to by two of the
						arbitrators will be binding
	1		1			as to:
						1. Whether the insured
)					is legally entitled to
		1	1			recover damages, and
	1					2. The amount of
	<u> </u>	L	L	L	1	damages.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision Under
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	UMPD Section
OHIO PERSONAL AUTO POLICY	SA- 1852/OHEP 2/02	4. For the first \$250 of the amount of the property damage to each of the insured automobiles as the result of any one accident. 5. To any motor vehicle owned by you for which you have purchased Collision Coverage under this policy or any other policy. A. Our maximum limit of liability for all damages resulting from any one accident will be the lesser of: 1. The limit of liability shown in the Declarations; or 2. The actual cash value of your covered auto. This is the most we will pay, regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident.	C. A person seeking Uninsured Motorists Coverage or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident arising out of actual physical contact with your covered auto. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not mean: 1. Loss of use of your covered auto; or 2. Damage to personal property contained in your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTOMOBILE POLICY	SA- 1714/OREP 1/06	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and- run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or remained; 2. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage similar to Part D under any other policy.	C. A person seeking Unlasured/ Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by an insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and be bound by the results of that arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. The county and state where the insured rosides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrator s will be binding. D. We will reimburse for any costs of arbitration to an insured over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage"	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Under UMPD Section	
OREGON PERSONAL AUTOMOBILE POLICY	SA- 1714/OREP 9/05	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's llability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by an insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both partles must agree to arbitrated. Both partles must agree to arbitration and be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse for any costs of arbitration to an insured over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

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Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OREGON PERSONAL AUTOMOBILE POLICY	SA- 1714/OREP 6/02	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-and-run vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any Judgment for damages arising out of a sult brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an Insured do not agree: I. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by an insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and be bound by the results of that arbitration. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse for any costs of arbitration to an insured over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

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Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OREGON PERSONAL AUTOMOBILE POLICY	SA- 1714/OREP 1/06	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims mande; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an Insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by an insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 2. The county and state where the insured resides; or 3. The county and state where the insured resides; or 4. The county and state where the insured resides; or 5. The county and state where the insured resides; or 6. The county and state where the insured resides; or 7. The county and state where the insured resides; or 9. The county and state where the insured resides; or 1. The matter of the insured resides; or 1. The matter of the insured resides; or 2. The matter of the insured resides; or 3. The matter of the insured resides; or 4. The matter of the insured resides; or 5. The matter of the insured resides; or 6. The matter of the insured resides; or 7. The matter of the insured resides; or 9. The matter of the
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Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/UnderInsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP R2 7/06 G1	6. For the first\$300of the amount of property damage to each of your covered autos as the result of an accident involving a hit and- run vehicle as described in the definition of uninsured motor vehicle. 7. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-and-run vehicle. A. The limit of liability shown in the Declarations for This coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premilums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to received duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other civil authority within seventy-two(72) hours or as soon as practicable if a hit-and-run driver is involved. You must file a statement, under oath, with us within 30 days after the accident setting forth the facts. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	E. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resi

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP R2 1/04	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses it incurs; and 2. bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an Insured for any costs of arbitration over \$100. Costs will not include attomey fees or expenses incurred in the production of evidence

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage"	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Under UMPD Section	
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP R1 4/08	6. For the first\$300of the amount of property damage to each of your covered autos as the result of an accident involving a hit and- run vehicle as described in the definition of uninsured motor vehicle. 7. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for This coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Calams mande; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D. of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Report the accident to the police or other Civil authority within seventy-two(72) hours or as soon as practicable if a hit-and-run driver is involved. You must file a statement, under oath, with us within 30 days after the accident setting forth the facts. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	E. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured for auy as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an Insured for any costs of arbitration over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

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Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP 9/05	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability of all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Soth parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator and days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured resides; or 3. The county and state where the insured reside

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/UnderInsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP 8/01	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Clairns made; 2. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us coples of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses it incurs; and 2. bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides of action against the operator or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an insured for any costs of arbitration over \$100. Costs will not include attomey fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number	EXCUSIONS	Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
			Motorist Coverage			
OREGON	SA-	6. For the first\$300of	D. A person seeking	PROPERTY	E. "Property	ARBITRATION
PERSONAL	1852/OREP	the amount of	Uninsured/Underinsur	DAMAGE	damage" as used	A. If we and an insured do
AUTO POLICY	7/08	property damage to	ed	UNINSURED	in this coverage	not agree:
		each of your covered	Motorists Coverage	MOTORISTS	means injury to or	Whether that insured is
		autos as the result of	must also:	COVERAGE	destruction of your	legally entitled to recover
		an accident involving	Report the accident	INSURING	covered auto.	damages; or
	1	a hit and- run vehicle	to the police or other	AGREEMENT		2. As to the amount of
		as described in the	civil authority within	A 187 20	However, property	damages which are
	1	definition of	seventy-two(72) hours	A. We will pay	damage does not include loss of use	recoverable by that insured;
		uninsured motor vehicle.	or as soon as practicable if a hit-	damages which you are legally entitled	of your covered	from the owner or operator of
		Vernole.	and-run driver is	to recover from the	auto.	an uninsured motor vehicle, then the matter may be
	Ì	7. For the first \$200	involved.	owner or operator	auto.	arbitrated.
	İ	of the amount of	You must file a	of an uninsured		However, disputes concerning
		property damage to	statement, under	motor vehicle		coverage under Property
		each of your covered	oath, with us within 30	because of property		Damage Uninsured Motorists
		autos as the result of	days after the	damage caused by		Coverage may not be
	1	an accident involving	accident setting forth	an accident.		arbitrated. Both parties must
		other than a hit-and-	the facts.		İ	agree to arbitration and to be
		run vehicle.	Promptly send us	The owner's or		bound by the results of that
	}		copies of the legal	operator's liability	i	arbitration. If so agreed, each
		A. The limit of liability	papers if a suit is	for these damages		party will select an arbitrator.
		shown in the	brought.	must arise out of		The
		Declarations for This	•	the ownership,		two arbitrators will select a
	1	coverage is our		maintenance or use		third. If they cannot agree
	İ	maximum limit of		of the uninsured		within 30 days, either may
		liability for all		motor vehicle. We	1	request that selection be
		damages resulting		will pay under this		made by a judge of a court
		from any one accident.		coverage only after the limits of liability		having jurisdiction. B. Each party will:
		Subject to this		under all applicable		1. pay the expenses it incurs;
		maximum, our limit of		liability policies		and
		liability will be the		have been		2. bear the expenses of the
		lesser of:		exhausted by		third arbitrator equally.
	1	The actual cash		payment of		C. Unless both parties agree
		value of the		judgments or		otherwise, arbitration will take
		damaged property;		settlements.		place in either of the following
		or				at the election of the insured:
		2. The amount				1. the county and state where
		necessary to repair				the insured resides; or
	1	or replace the				2. the county and state where
		property.				the insured's cause of action
		This is the most we		1		against the operator or owner
		will pay regardless of				of the uninsured motor
		the number of:		1		vehicle arose. Local rules of law as to
		Claims made; Vehicles or			1	procedure and evidence will
		premiums shown in				apply. A decision agreed to by
	1	the Declarations; or		1		two of the arbitrators will be
		3. Vehicles involved				binding.
	}	in the accident.			1	D. We will reimburse an
	1				1	insured for any costs of
1		C. No one will be	1			arbitration over \$100.
		entitled to receive				Costs will not include attorney
	1	duplicate payments			1	fees or expenses incurred in
	1	for the same				the production of evidence or
	1	elements of loss				witnesses or the making of
	1	under this coverage				transcripts.
	1	and:	,		1	
	1	1. Part D —			1	
	1	Coverage for			1	
	1	Damage to Your		1		
		Auto of this policy; or				
	1	2. Any coverage				
	1	similar to Part D—		[
		Coverage for Damage to Your				
		Auto under any other	1			
ļ		Policy.				
	1	1 Olicy.	1	L	1	1

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Title of Policy	Policy ID Number	Exclusions	Dutles After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP 4/09	6. For the first\$300of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in the definition of uninsured motor vehicle. 7. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-and-run vehicle. A. The limit of liability shown in the Declarations for This coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D — Coverage for Damage to Your Auto of this policy; or 2. Any coverage similar to Part D— Coverage for Damage to Your Auto of this policy; or 2. Any coverage similar to Part D— Coverage for Damage to Your Auto and or any other policy.	D. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within seventy-two (72) hours or as soon as practicable if a hit-and-run driver is involved. You must file a statement, under oath, with us within 30 days after the accident setting forth the facts. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property darnage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under all applicable liability policies have been exhausted by payment of judgments or settlements.	E. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under Property Damage Uninsured Motorists Coverage may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses it incurs; and 2. bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured for any costs of arbitration over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Titie	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY	\$A- 1852/OREP 1/08	6. For the first\$300of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in the definition of uninsured motor vehicle. 7. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The simit of liability shown in the Declarations for This coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage indier any other policy.	C. A person seeking Uninsured/Underinsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within seventy-two(72) hours or as soon as practicable if a hit-and-run driver is involved. You must file a statement, under oath, with us within 30 days after the accident setting forth the facts. 2. Promptly send us copies of the legal papers if a suit is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under all applicable liability policies have been exhausted by payment of judgments or settlements.	E. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator and 2. bear the expenses it incurs; and 2. bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 3. the county and state where the insured resides; or 4. the county and state where the insured resides; or 5. the county and state where the insured resides; or 6. the county and state where the insured resides; or 7. the county and state where the insured resides; or 8. Coal rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an insured for any costs of arbitration over \$100. Costs will not include attorney fees or expenses lncurred in the production of evidence or witnesses or the making of transcripts.

Title Policy I		Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Number Policy		Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY 1/06	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-and-run vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Part D under any other	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a sult is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a sult brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an Insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured fresides; or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an insured for any costs of arbitration over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
of Policy	Number		Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
OREGON PERSONAL AUTO POLICY	SA- 1852/OREP 1/04	4. For the first \$300 of the amount of property damage to each of your covered autos as the result of an accident involving a hit and-run vehicle as described in Section 3. of the definition of uninsured motor vehicle. 5. For the first \$200 of the amount of property damage to each of your covered autos as the result of an accident involving other than a hit-andrun vehicle. A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. Subject to this maximum, our limit of liability will be the lesser of: 1. The actual cash value of the damaged property; or 2. The amount necessary to repair or replace the property. This is the most we will pay regardless of the number of: 1. Claims made; 2. Vehicles or premiums shown in the Declarations; or 3. Vehicles involved in the accident. C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part D of this policy; or 2. Any coverage similar to Patt D under any other policy.	Motorist Coverage C. A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit Is brought.	PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which you are legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	B. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include loss of use of your covered auto.	ARBITRATION A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration and to be bound by the results of that arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in either of the following, at the election of the insured: 1. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the county and state where the insured resides; or 2. the operator or owner of the uninsured motor vehicle arose. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding. D. We will reimburse an insured for any costs of arbitration over \$100. Costs will not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of *Property	Arbitration Provision
of Policy	Number		Loss Specific to Uninsured/Underinsured	Language for UMPD Coverage	Damage" Under UMPD Section	Under UMPD Section
			Motorist Coverage			
SOUTH CAROLINA PERSONAL AUTO POLICY	SA- 1714/SCEP 1/05	5. For the first \$200of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Dectarations for "each accident" for Property Damage Liability Uninsured Motorists Coverage. F. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy. B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to	Uninsured/Underinsured Motorist Coverage C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNDERINSURED MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an under insured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the underinsured motor vehicle. We will pay under this coverage only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements.	Section C. "Property damage" as used in this coverage means injury to or destruction of your covered auto. However, property damage does not include damage to property owned by the insured while contained in your covered auto.	None.
İ		the damaged property have been exhausted.				

SOUTH CAROLINA PERSONAL AUTO POLICY SOUTH CAROLINA PERSONAL AUTO POLICY SOUTH CAROLINA PERSONAL AUTO POLICY SOUTH CAROLINA PERSONAL AUTO POLICY SOUTH CAROLINA 1714/SCEP PERSONAL AUTO POLICY SOUTH CAROLINA 1714/SCEP PERSONAL AUTO POLICY SOUTH CAROLINA 1714/SCEP PERSONAL AUTO POLICY SOUTH CAROLINA 1714/SCEP PERSONAL AUTO POLICY SOUTH CAROLINA 1714/SCEP The armount of property damage to the property of each insured and cause of: I Promptly notify the police if a hit-and-run driver is involved. SOUTH CAROLINA 1714/SCEP The armount of property damage to the property of each insured and cause of: I Promptly notify the police if a hit-and-run driver is involved. SOUTH CAROLINA 1714/SCEP The armount of property damage to the property of each insured with police if a hit-and-run driver is involved. SOUTH CAROLINA 2714/SCEP The armount of property damage to the property of each insured with as used in this coverage must also: OVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: I Bodily injury sustained by an insured and caused by an accident; and 2. Property damage Coverage Section OUTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: I Bodily injury sustained by an insured and caused by an accident; and 2. Property damage South in this coverage as used in this coverage in the sus of the legal pass if a suit is brought. However, property damage to property owned by the insured while contained in your covered auto. South in the property damage over an underinsured motor vehicle because of: South in the property damage over an underinsured motor vehicle because of: Bodily injury sustained by an insured and caused by an accident; and 2. Property damage over an underinsured motor vehicle because of: South in the property damage in the property damage over an und	
CAROLINA PERSONAL AUTO POLICY the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Declarations for "each accident" To Pamage Liability Uninsured Motorists Uninsured Motorists Coverage must also: Uninsured Motorists Coverage must also: OVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage Coverage MOTORISTS COVERAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage Coverage NOTORISTS COVERAGE INSURING A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage Coverage NOTORISTS COVERAGE INSURING A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of: 1. Bromptiv notify the police if a hit-and-rund driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	· UMPD Section
E. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy. B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted.	

l Title			D 41 46 4 11 1	Y	D-0-W	
of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage		
Policy SOUTH CAROLINA PERSONAL AUTO POLICY	SA- 1852/SCEP 8/06	7. For the first \$200of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Declarations for "each accident" for Property Damage Liability Uninsured Motorists Coverage. F. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy. B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to	Uninsured/Underinsured	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of the property of an insured.	None.
		the damaged property have been exhausted.				

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
SOUTH CAROLINA PERSONAL AUTO POLICY	SA- 1852/SCEP 2/00	5. For the first \$200of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Declarations for each accident" for Property Damage Liability Uninsured Motorists Coverage. E. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy. B. With respect to property damage, this insurance shall apply only affer the limits of any other collectible insurance applicable to the damaged property have been exhausted.	Motorist Coverage A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of the property of an insured.	None.

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration Provision
of Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	Damage" Under UMPD Section	Under UMPD Section
SOUTH CAROLINA PERSONAL AUTO POLICY	SA- 1852/SCEP 1/05	5. For the first \$200of the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Declarations for "each accident" for Property Damage Liability Uninsured Motorists Coverage. F. Any amounts of characteristic for the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy. B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of the property of an insured.	None.
SOUTH	SA-	have been exhausted. 7. For the first \$200of	C. A person seeking	INSURING	C. "Property damage"	None.
SOUTH CAROLINA PERSONAL AUTO POLICY	1852/SCEP 1/07	7. For the first \$2000f the amount of property damage to the property of each insured as the result of any one accident. 3. Our maximum limit of liability for all property damage resulting from that accident is the sum of the limits of liability shown in the Declarations for "each accident" for Property Damage Liability Uninsured Motorists Coverage. F. Any amounts otherwise payable for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. Properly damage as used in this Part means injury to or destruction of the property of an insured.	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		accident shall be reduced by all sums: 2. Paid because of the property damage under Part D of the policy or any similar coverage under any other policy.				
		B. With respect to property damage, this insurance shall apply only after the limits of any other collectible insurance applicable to the damaged property have been exhausted.				

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Darnage" Under UMPD Section	Arbitration Provision Under UMPD Section
SOUTH DAKOTA PERSONAL AUTO POLICY	SA- 1714/SDEP 5/02	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall be	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.
		excess over any other collectible insurance.				

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under
Policy			Uninsured/UnderInsured Motorist Coverage	Coverage	Section	UMPD Section
SOUTH DAKOTA PERSONAL AUTO POLICY	SA- 1714/SDEP 5/05	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. 2. For any property damage to which the Collision Coverage of this policy (or similar coverage from another policy) and this coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall be	Motorist Coverage C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us coples of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.
		excess over any other collectible insurance.				

DEDUCTIBLES The following will be personal. AUTO POLICY R1 9/06 AUTO AUTO AUTO AUTO AUTO AUTO AUTO AUTO	Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
	SOUTH DAKOTA PERSONAL AUTO	1852/\$DEP	The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage, sustained in any one accident. 2. For any property damage is our maximum limit of liability shown in the accident in any one accident. 2. For any property damage is our maximum limit of liability shown in the accident in any one accident. 2. For any property damage is our maximum limit of liability shown in the accident in any one accident.	Motorist Coverage C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other Civil authority within seventy-two(72) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is	UNINSURED MOTORISTS COVERAGE — PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or	

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Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under
Policy	Number		Uninsured/Underinsured	Coverage	Section	UMPD Section
10	İ	1	Motorist Coverage	Coverage	Section	Unit D Section
SOUTH	SA-	DEDUCTIBLES	C. A person seeking	UNINSURED	C. "Property damage"	None.
DAKOTA	1852/SDEP	The following will be	Uninsured Motorists	MOTORISTS	as used in this	
PERSONAL	R1 7/08	deducted from the	Coverage or	COVERAGE —	coverage	1
AUTO		amount of property	Underinsured	PROPERTY DAMAGE	means injury to	1
POLICY	i	damage resulting from	Motorists Coverage	INSURING	destruction of or loss	
		any one accident:	must also:	AGREEMENT	of use of:	
		1. \$300 if the accident	Report the accident	A. We will pay damages	Your covered auto.	1
	İ	is caused by a hit-and	to the police or other	which an insured is	2. Any property	
		run	civil authority within	legally entitled to	owned by an insured.	1
		vehicle or a vehicle	seventy-two (72)	recover from the owner	3. Any property	
		which has no physical	hours or as soon as	or operator of an	owned by you or any	
		contact with your	practicable if a hit-	uninsured motor vehicle	family member while	1
		covered auto.	and-run driver is involved.	because of property	contained in any auto	
		2. \$100 in all other	2. Promptly send us	damage caused by an accident if the	not owned, but being	
1		cases.	copies of the legal	Declarations indicates	operated, by you or any family member.	
		A. The limit of liability	papers if a suit is	that Uninsured Motorists	any family member.	1
		shown in the	brought.	Property Damage		
		Declarations for	brought.	applies.		
i	1	Uninsured Motorists		The owner's or		,
1	1	Property Damage is our		operator's liability for		
		maximum limit of		these damages must		
1		liability for all property	ļ	arise out of the		
		damage sustained in		ownership, maintenance		
1		any one accident.		or use of the uninsured	1	
1	İ	-		motor vehicle.		
		2. For any property				
		damage to which the				
		Collision Coverage of	!			
		this policy (or similar	İ	1		
	!	coverage from another	1	1		
		policy) and this				
		coverage both apply, you may choose the]			
	'	coverage from which	Į			İ
1	1	damages will be paid.				
		You may recover under				
		both coverages, but		1		
		only if:				
1		a. neither one by itself				
		is sufficient to cover the				
		loss; and				
		b. you will not recover	1	1		1
		more than the actual	1			
1		damages, less the		1		
		applicable deductible.		1		
1		3. With respect to all other property, this				
		coverage shall be				
i	1	excess over any other]	
	1	collectible insurance.			1	
L	.L	1 27001.010 1.100.010.100.	J		·	

Titie	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of "Property	Arbitration
of	Number		Loss Specific to	Language for UMPD	Damage" Under UMPD	Provision Under
Policy		1	Uninsured/UnderInsured Motorist Coverage	Coverage	Section	UMPD Section
SOUTH	SA-	DEDUCTIBLES	C. A person seeking	UNINSURED	C. "Property	None.
DAKOTA	1852/SDEP	The following will be	Uninsured Motorists	MOTORISTS	damage" as used in	None.
PERSONAL	1/02	deducted from the	Coverage must also:	COVERAGE —	this coverage means	
AUTO		amount of property		PROPERTY DAMAGE	injury to, destruction	
POLICY		damage resulting from	1. Promptly notify the	INSURING	of or loss of use of:	
		any one accident:	police if a hit-and-run	AGREEMENT	1. Your covered	
	1	1. \$300 if the accident	driver is involved.	A. We will pay damages	auto.	
		is caused by a hit-and		which an insured is	2. Any property	
		run	2. Promptly send us	legally entitled to	owned by an insured.	
		vehicle or a vehicle	copies of the legal	recover from the owner	3. Any property	
		which has no physical	papers if a suit is brought.	or operator of an uninsured motor	owned by you or any	
		contact with your covered auto.	blought.	vehicle because of	family member white contained in any auto	
		2. \$100 in all other		property damage	not owned, but being	
		cases.		caused by an accident if	operated, by you or	}
		1		the Declarations	any	
		A. The limit of liability		indicates that Uninsured	family member.	Ì
		shown in the	[Motorists Property	·	
		Declarations for		Damage applies. The		
		Uninsured Motorists		owner's or operator's		
		Property Damage is our		liability for these		
	1	maximum limit of		damages must arise out of the ownership,		ļ
		fiability for all property damage sustained in		maintenance or use of		
		any one accident.		the uninsured motor		
		uny one acoldent.		vehicle.		
		2. For any property				
		damage to which the				
		Collision Coverage of	1	-		
		this policy (or similar	1	ļ		
		coverage from another	i			
		policy) and this]	
		coverage both apply, you may choose the				1
1		coverage from which				
		damages will be paid.				
		You may recover under	1			
1		both coverages, but				
1		only if:		-	}	
		a. neither one by itself		1		
		is sufficient to cover the				
		loss; and b. you will not recover				
1		more than the actual				
1		damages, less the				
	ļ	applicable deductible.				
		3. With respect to all		!		
1		other property, this				
	1	coverage shall be	-			
i		excess over any other				
	1	collectible insurance.	L	L	<u></u>	<u> </u>

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
SOUTH DAKOTA PERSONAL AUTO POLICY	SA- 1852/SDEP 7/09	DEDUCTIBLES The following will be deducted from the amount of property damage resulting from any one accident: 1. \$300 if the accident is caused by a hit-and run vehicle or a vehicle which has no physical contact with your covered auto. 2. \$100 in all other cases. A. The limit of liability shown in the Declarations for Uninsured Motorists Property Damage is our maximum limit of liability for all property damage sustained in any one accident. 2. For any property damage sustained in any one accident. 2. For any property damage from another policy) and this coverage from which damages will be paid. You may recover under both coverages, but only if: a. neither one by itself is sufficient to cover the loss; and b. you will not recover more than the actual damages, less the applicable deductible. 3. With respect to all other property, this coverage shall be excess over any other collectible insurance.	Uninsured/Underinsured Motorist Coverage C. A person seeking Uninsured Motorists Coverage Or Underinsured Motorists Coverage must also: 1. Report the accident to the police or other Civil authority within seventy-two(72) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	UNINSURED MOTORISTS COVERAGE— PROPERTY DAMAGE INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident if the Declarations indicates that Uninsured Motorists Property Damage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this coverage means injury to, destruction of or loss of use of: 1. Your covered auto. 2. Any property owned by an Insured. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.

Title	Policy ID	Exclusions	Duties After Assident or	Inquiring Ammoniant	Deficition of Bosses	A shills and in a
of	Number	EXCLUSIONS	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage" Under UMPD	Arbitration Provision Under
Policy	· · · · · · · · · · · · · · · · · · ·	1	Uninsured/UnderInsured	Coverage	Section	UMPD Section
		1	Motorist Coverage	L	1	
SOUTH	SA-	DEDUCTIBLES	C. A person seeking	UNINSURED	C. "Property	None.
DAKOTA	1852/SDEP	The following will be	Uninsured Motorists	MOTORISTS	damage" as used in	-
PERSONAL	5/05	deducted from the	coverage must also:	COVERAGE	this coverage	
AUTO		amount of property	1. Promptly notify the	PROPERTY DAMAGE	means injury to,	
POLICY		damage resulting from	police if a hit-and-run	INSURING	destruction of or loss	
		any one accident:	driver is Involved.	AGREEMENT	of use of:	i
1		1. \$300 if the accident	2. Promptly send us	A. We will pay damages	1. Your covered	
		is caused by a hit-and	copies of the legal	which an insured is	auto.	
	į	run vehicle or a vehicle	papers if a suit is brought.	legally entitled to recover from the owner	2. Any property	1
1		which has no physical	brought.	or operator of an	owned by an insured. 3. Any property	1
		contact with your		uninsured motor	owned by you or any	
		covered auto.		vehicle because of	family	
1		2. \$100 in all other		property damage	member while	
		cases.		caused by an accident if	contained in any auto	
1				the Declarations	not owned, but being	
		A. The limit of liability		indicates that Uninsured	operated, by you or	
		shown in the		Motorists Property	any family member.	
		Declarations for		Damage applies.	1	
		Uninsured Motorists		The owner's or		
1		Property Damage is our		operator's liability for		
		maximum limit of		these damages must		
1		liability for all property		arise out of the		1
1		damage sustained in	İ	ownership,		
		any one accident.	İ	maintenance or use of the uninsured motor		1
		2. For any property		vehicle.		
į.	1	damage to which the	İ	vernois.		
	1	Collision Coverage of	1			
ļ		this policy (or similar	•			
		coverage from another	1		1	
		policy) and this	į			
ļ		coverage both apply,	-	ĺ		
•		you may choose the		i		
		coverage from which	-	1		
		damages will be paid.	1			1
	1	You may recover under		1		1
	-	both coverages, but	1	1		1
		only if: a. neither one by itself		1		1
		is sufficient to cover the		1	1	
		loss; and		1	1	
		b. you will not recover		1		
		more than the actual		1		
1		damages, less the		1		
		applicable deductible.		1		
1		3. With respect to all		1		
		other property, this	1	1		
1		coverage shall be		1	1	ļ
		excess over any other	1	1		
		collectible insurance.	1		1	

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
TENNESSEE SPECIALTY AUTOMOBILE POLICY	SA- 1768/TNEP 3/01	5. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if: a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREMENT A. We will pay compensatory damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicates that both bodily injury and property damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. We will pay under this coverage only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.	C. "Property damage" as used in this part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of an insured while contained in your covered auto.	ARBITRATION IN THE EVENT OF OUR CONSENT TO A FULL LIMITS SETTLEMENT OFFER FROM A LIABLE PARTY The following provision applies with respect to arbitration proceedings that are subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party: A. If a tentative settlement is made between an insured and the insurer, owner or operator of the uninsured motor vehicle for the full limits of all liability policies or bonds available to the party on whose behalf the tentative settlement is made, and: 1. We receive written notice from the insured, sent certified mail return receipt requested or by some other method with written verification, of the insured's: a. Intent to accept the offer thereby releasing the party on whose behalf the offer is made; and b. Agreement to submit the uninsured motorists claim to binding arbitration; 2. We receive written notice from the insurer of the uninsured motor vehicle, sent certified mail return receipt requested or by some other method with written verification, of the offer, and such insurer: a. Provides verification of coverage upon request; and b. Confirms to us that the owner or operator of the uninsured motor vehicle agrees to cooperate in connection with the arbitration of the uninsured motorists claim; and 3. We consent to the tentative settlement in writing, sent certified mail return receipt requested or by some other method with written verification; within 30 days from receipt of both notice settlement in writing, sent certified mail return receipt requested or by some other method with written verification; within 30 days from receipt of both notice settlement in writing, sent certified mail return receipt requested or by some other method with written verification; within 30 days from receipt of both notice settlement in writing, sent certified mail return receipt requested or by some other method with written verification; within 30 days from receipt of both notice settlement in writing,

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						right to recover payment from the owner or operator of an uninsured motor vehicle in exchange for their written agreement to cooperate in connection with the arbitration; then all issues of torf liability and damages arising out of the
			· ·			ownership, maintenance or use of the uninsured motor vehicle shall be arbitrated. However, if the settlement does not release all parties alleged to be liable to the insured, arbitration of the uninsured motorist claim shall not be conducted until all such
	-				h.	parties have been fully and finally disposed by settlement, final judgment or otherwise. Disputes concerning coverage under this Part may not be arbitrated and shall be decided by a court of competent jurisdiction.
						B. An arbitrator shall be selected by agreement of the parties. If they cannot agree on an arbitrator, either party may request a judge of a court of record in the county in which the arbitration is pending to designate
						three potential arbitrators. The parties shall then agree upon one of the three arbitrators so designated. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured
						lives. Rules of law as to procedure and evidence applicable to the state courts where the arbitration is being conducted will apply. D. Expenses will be pald as follows: 1. Except for the
						arbitrator's fee, each party will pay for the expenses it incurs. 2. If the arbitrator's award is: a. Less than or equal to the total amount collected by the insured by way of
				-		settlements or judgments plus the amount of any settlement offer made by us at least 15 days prior to the arbitration, the insured will pay the arbitrator's fee. b. Greater than the total amount collected by the

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
						insured by way of settlements or judgments plus the amount of any settlement offer made by us at least 15 days prior to the arbitration, we will pay the arbitrator's fee. E. Any decision made by the arbitrator will be binding.
TENNESSEE PERSONAL AUTO POLICY	SA- 2522/TNEP R1 6/03	5. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if. a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of an insured while contained in your covered auto	ARBITRATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party: A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an arbitrators will select an arbitrator will select an arbitrator. The two arbitrators will select an arbitrator will select an arbitrator will select an arbitrator be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not

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TENNESSEE	SA-	5. For the first	C. A person	INSURING	C. "Property	exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. ARBITRATION OF
PERSONAL AUTO POLICY	2522/TNEP 5/05	5. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if: a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No payment will be made for loss paid or payable to the insured under Part D of the policy.	C. A person seeking Uninsured or Underinsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. Property damage* as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of an insured while contained in your covered auto.	ARRITATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party: A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select at hird. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and

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						2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
TENNESSEE PERSONAL AUTO POLICY	SA- 1852/TNEP 10/06	6. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of llability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No payment will be made for loss paid or payable to the insured under Part D of the	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maIntenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in B.1. or B.2. of an insured while contained in your covered auto.	ARBITRATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party: A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to:

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		policy.	et roots coverage			1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
TENNESSEE PERSONAL AUTO POLICY	SA- 1852/TNEP 9/07	6. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if: a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. D. No payment will be made for loss paid or	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hitand-run driver is Involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle:	C. *Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in B.1. or B.2. of an insured while contained in your covered auto.	ARBITRATIONOFOTHER DISPUTESBETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the Requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party: A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. Both parties must agree to arbitrated. Both parties must agree to arbitrated. Both parties must agree to arbitrator. The two arbitrator. The two arbitrator. The two arbitrators will select an arbitrator. The two arbitrator. If so agreed, each party will select an arbitrator. The two arbitrator will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator and 20 are within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		payable to the insured under Part D of the policy.	ed Piologisk Coverage			decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either Party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the
TENNESSEE PERSONAL AUTO POLICY	SA- 1852/TNEP 7/08	6. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if: a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or 4. Vehicles Involved in the accident.	C. A person seeking Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civll authority within twenty-four (24) hours or as soon as practicable if a hitand-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; and 2. Property damage caused by accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in B.1. or B.2. of an insured while contained in your covered auto.	arbitrators will be binding. ARBITRATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party. A. If we and an insured do not agree: 1. Whether that insured is iegally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsur ed Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		D. No payment will be made for loss paid or payable to the insured under Part D of the policy.	- The state of the			county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the Insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either Party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the exhibit the indirect will be indirect.
TENNESSEE PERSONAL AUTO POLICY	SA- 1852/TNEP 5/05	\$. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if. a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of llability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Vehicles or premiums shown in the Declarations; or	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily Injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of an insured while contained in your covered auto.	arbitrators will be binding. ARBITRATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party. A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that Insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an arbitrator. The two arbitrators will select an ar

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		Vehicles involved in the accident. D. No payment will be made for loss paid or payable to the insured under Part D of the policy.	an move age			the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages; and the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
TENNESSEE PERSONAL AUTO POLICY	SA- 1852/TNEP 3/01	5. For the first \$200 of the amount of property damage to the property of each insured as the result of any one accident. This exclusion (A.5.) does not apply if. a. we insure your covered auto for both collision and uninsured motorists property damage coverage; and b. the operator of the uninsured motor vehicle is positively identified and is solely at fault. The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made;	C. A person seeking Uninsured Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	INSURING AGREEMENT A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; and 2. Property damage caused by an accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage applies. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.	C. "Property damage" as used in this Part means injury to or destruction of: 1. Your covered auto. 2. Any property owned by a person listed in 1. or 2. of an insured while contained in your covered auto.	ARBITRATION OF OTHER DISPUTES BETWEEN AN "INSURED" AND US The following provisions apply with respect to arbitration proceedings that are NOT subject to the requirements of the Tennessee Uninsured Motorists Coverage statute regarding a full limits settlement offer from a liable party. A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and

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		3. Vehicles or premiums shown in the Declarations; or 4. Vehicles involved in the accident. C. No payment will be made for loss paid or payable to the insured under Part D of the policy.				2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of Tennessee. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

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TEXAS PERSONAL AUTO POLICY	SA- 1852/TXEP R1 2/09	8. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins ured/Notorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy An insured that has Collision Coverage and Uninsured/Underins ured Motorists Coverage—Property Damage may choose the coverage from which to recover damages.	A person seeking Uninsured Motorists Coverage under Paragraph 2. of the definition of uninsured motor vehicle must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insurer of the uninsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such uninsured motor vehicle.	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit Brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	C. "Property damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an Insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	A. If we and an Insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that Insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodilly injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount weceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators will be binding. However, at any time before the arbitrators will be binding. However, at any time before the arbitrators will be binding.
PERSONAL AUTO POLICY	1852/TXEP 12/06	of the amount of property damage to the property of that insured as the result of any one accident.	Uninsured Motorists Coverage under Paragraph 2. of the definition of uninsured motor vehicle must also promptly:	damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle	damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured;

Title Policy of Numb Policy		Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
	The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins uredMotorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policles applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	1. Send us copies of the legal papers if a sult is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such uninsured motor vehicle.	because of: 1. Bodily injury sustained by an Insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the armount does not exceen the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision, if this demand is not made, the amount of damages agreed to by the arbitrators decision, either party may revoke the agreement to arbitrate the matter.
TEXAS PERSONAL AUTO POLICY SA- 1852/TX 4/08	8. For the first \$250 EP of the amount of property damage to the property of that insured as the result of any one accident.	A person seeking Uninsured Motorists Coverage under Paragraph 2. of the definition of uninsured motor vehicle must	A. We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured	C. "Property damage" as used in this Part means injury to, or destruction of, or loss of use of:	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
		Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins uredMotorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	Motorist Coverage the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insurer of the uninsured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the Insurer, owner or operator of such uninsured motor vehicle	1. Bodily injury sustained by an insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	section including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an Insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the armount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators' decision, either party may revoke the agreement to arbitrate the matter.
TEXAS PERSONAL AUTOMOBIL E POLICY	SA-140/TXEP 1/06	For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. B. For any property damage to which the	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police If a hit-and-run driver is involved; 2. Promptly send us copies of the legal	We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because	C. "Property damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/UnderInsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPO Section
		Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages.	papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its repair or disposal.	sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on	temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, but being operated, by you or any family member.	
TEXAS PERSONAL AUTOMOBIL E POLICY	SA-140/TXEP 5/03	4. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. B. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages.	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its repair or disposal.	us. We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	C. "Property damage" as used in this Part means injury to, destruction of or loss of use of: 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.
TEXAS PERSONAL AUTOMOBIL E POLICY	SA-140/TXEP 6/01	4. For the first \$250 of the amount of property damage to the property of that insured as the result	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run	We will pay damages which a covered person is legally entitled to recover from the owner or operator	C. "Property damage" as used in this Part means injury to, destruction of or loss of use of:	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
		of any one accident. B. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: 1. Neither one by itself is sufficient to cover the tocover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages.	Motorist Coverage driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its repair or disposal.	of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall	Section 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	
TEXAS PERSONAL AUTO POLICY	SA- 1178/TXEP 1/06	4. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. B. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages.	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its repair or disposal.	be on us. We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	C. "Property damage" as used in this Part means injury to, destruction of or loss of use of: 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.

Of Policy Policy Policy Date of the Interest December 1 Language for UPPO Policy Policy Owner Policy	-Calling of Life-wise Dendrica Under 1990	Tamusian Annual and	Duting After A saids at an	Exclusions	D-V ID	Title
PERSONAL AUTO POLICY S. For the first \$250 of the amount of property policy policy policy and an amount of any one accident. The limit of Property Damage Liability and amount of any one accident of many one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or any one accident. This is the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartitions or a short of any one accident. The accident of the most we will pay repartition or any one accident. The accident of the most we will pay repartition or any one accident. The accident of the most we will pay repartition or any one accident. The accident of the most well pay repartition or any one accident. The accident of the accident of the accident of accident or accid	perty Damage" Section Inder UMPD		Uninsured/Underinsured	Exclusions	Policy ID Number	af
PERSONAL AUTO POLICY Of the amount of property damage to the property of that insured as the result of any one accident. Dininsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as the recover of the coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as the recover of the amount of property of the property of the p	age" as In this Part insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under the them the matter may be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators' decision, either party may revoke the agreement to arbitrate that insured do not	damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	of the amount of property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins ured Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	1178/TXEP 2/07	PERSONAL AUTO POLICY
	1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of	insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury	Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-	property damage to the property of that insured as the result of any one accident. The limit of Property		AUTO

Title	Policy ID	Exclusions	Duties After Accident or	Insuring Agreement	Definition of	Arbitration Provision Under UMPD
af Policy	Number		Loss Specific to Uninsured/Underinsured Motorist Coverage	Language for UMPD Coverage	"Property Damage" Under UMPD Section	Section
	SA-	Declarations for "each accident" for Uninsured/Underins ured Motorists Coverage is our maximum limit of tiability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	Promptly send us copies of the legal papers if a suit is brought.	caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select an third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodlly injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators' decision, either party may revoke the agreement to arbitrate the matter.
TEXAS PERSONAL AUTO POLICY	117B/TXEP 11/00	4. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its	We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the	C. "Property damage" as used in this Part means injury to, destruction of or loss of use of: 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or	None.

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured Motorist Coverage	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD Section	Arbitration Provision Under UMPD Section
TEXAS	SA-	coverages, but only if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages.	repair or disposal. C. A person seeking	uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	any family member while contained in any auto not owned, but being operated, by you or any family member.	A. If we and an insured do not
PERSONAL AUTO POLICY	1178/TXEP 12/06	of the amount of property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins uredMotorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policles applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	Uninsured Motorists Coverage must also: 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit- and-run driver is involved. 2. Promptly send us copies of the legal papers if a suit is brought.	damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; or 2. Property damage caused by an accident; or for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is

Title of Policy	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to Uninsured/Underinsured	Insuring Agreement Language for UMPD Coverage	Definition of "Property Damage" Under UMPD	Arbitration Provision Under UMPD Section
			Motorist Coverage		Section	amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators' decision, either party may revoke the agreement to arbitrate the matter.
TEXAS PERSONAL AUTO POLICY	SA- 1178/TXEP 5/03	4. For the first \$250 of the amount of property of the amount of property damage to the property of that insured as the result of any one accident. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both coverages, but only if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to Inspect admaged property before its repair or disposal.	We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodlly injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that Issue shall be on us.	"Property damage" as used in this Part means injury to, destruction of or loss of use of: 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	None.
TEXAS PERSONAL AUTO POLICY	SA- 1178/TXEP 2/09	8. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins ured/Motorists Coverage is our maximum limit of liability for all property	A person seeking Uninsured Motorists Coverage under Paragraph 2. of the definition of uninsured motor vehicle must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insurer of the uninsured motor vehicle and allow us 30 days to advance payment to that	We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages	C. "Property damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select

Title of	Policy ID Number	Exclusions	Duties After Accident or Loss Specific to	Insuring Agreement Language for UMPD	Definition of "Property Damage"	Arbitration Provision Under UMPD Section
Policy			Uninsured/Underinsured Motorist Coverage	Coverage	Under UMPD Section	
		damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	Motorist Coverage insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such uninsured motor vehicle.	must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	Section 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses it Incurs; and 2. Bear the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the Insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.
TEXAS PERSONAL AUTOMOBIL E POLICY	SA- 1455/TXEP 1/06	For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. For any property damage to which the Coverage for Damage to Your Auto of this policy (or similar coverage from another policy) and this coverage both apply, you may choose the coverage from which damages will be paid. You may recover under both	A person seeking Uninsured/Underinsur ed Motorists Coverage must also: 1. Promptly notify the police if a hit-and-run driver is involved; 2. Promptly send us copies of the legal papers if a suit is brought; 3. Take reasonable steps after loss, at our expense, to protect damaged property from further loss; and 4. Permit us to inspect and appraise the damaged property before its	We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the	"Property damage" as used in this Part means injury to, destruction of or loss of use of: 1. Your covered auto, not including a temporary substitute auto. 2. Any property owned by a person listed in B.1. or B.2. of covered person while contained in your covered auto. 3. Any property owned by you or	None.

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		if: 1. Neither one by itself is sufficient to cover the loss; 2. You pay the higher deductible amount (but you do not have to pay both deductibles); and 3. You will not recover more than the actual damages		vehicle. Any judgment for damages arising out of a suit brought without our consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	member while contained in any auto not owned, but being operated, by you or any family member.	
TEXAS PERSONAL AUTO POLICY	SA- 1455/TXEP 2/07	8. For the first \$250 of the amount of property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins ured/Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	A person seeking Uninsured Motorists Coverage under Paragraph 2. of the definition of uninsured motor vehicle must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such uninsured motor vehicle.	We will pay damages which an insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by an insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's llability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that Issue shall be on us.	"Property damage" as used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	A. If we and an insured do not agree: 1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds

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TEXAS PERSONAL	SA- 1455/TXEP	8. For the first \$250 of the amount of	Motorist Coverage A person seeking Uninsured Motorists	We will pay damages which an	Section "Property damage" as	that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding. However, at any time before the arbitrators' decision, either party may revoke the agreement to arbitrate the matter. A. If we and an insured do not agree:
AUTO POLICY	2/09	property damage to the property of that insured as the result of any one accident. The limit of Property Damage Liability shown in the Declarations for "each accident" for Uninsured/Underins ured/Motorists Coverage is our maximum limit of liability for all property damage resulting from any one accident. This is the most we will pay regardless of the number of: 1. Insureds; 2. Claims made; 3. Bonds or policies applicable; 4. Vehicles or premiums shown in the Declarations; or 5. Vehicles involved in the accident. D. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and: 1. Part A, Part B1 or Part D of this policy	Coverage under Paragraph 2. of the definition of uninsured motor vehicle must also promptly: 1. Send us copies of the legal papers if a suit is brought; and 2. Notify us in writing of a tentative settlement between the insured and the insured motor vehicle and allow us 30 days to advance payment to that insured in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such uninsured motor vehicle.	insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of: 1. Bodily injury sustained by that insured and caused by an accident; or 2. Property damage caused by an accident. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle. Any judgment for damages arising out of suit brought without our written consent is not binding on us. If we and you do not agree as to whether or not a vehicle is actually uninsured, the burden of proof as to that issue shall be on us.	used in this Part means injury to, or destruction of, or loss of use of: 1. Your covered auto, not including a temporary substitute. 2. Any property owned by a person listed in 1. or 2. of the definition of an insured while contained in your covered auto. 3. Any property owned by you or any family member while contained in any auto not owned, but being operated, by you or any family member.	1. Whether that insured is legally entitled to recover damages; or 2. As to the amount of damages which are recoverable by that insured; from the owner or operator of an uninsured motor vehicle then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. B. Each party will: 1. Pay the expenses of the third arbitrator equally. C. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to: 1. Whether the insured is legally entitled to recover damages; and 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which your covered auto is principally garaged. If the amount exceeds that limit, either party may